

## Practice Your Crisis Management Plan

Hurricanes, tornadoes, and flash floods can quickly turn an ordinary day into a crisis. You are responsible for the safety of the children at your center, so it's crucial to practice your crisis management plan. An unpracticed crisis management plan can lead to a claim against your business, or even a catastrophic loss of life.

Practice your crisis management plan at least once a month, and practice different scenarios to enhance your response to different events.

Fall is also a good time to review your policy coverage. Ask your insurance agent to help you with these questions: Are your buildings and personal property insured to value? Do you carry sufficient business interruption insurance to cover you in the event of a crisis?

As John Rennie, editor-in-chief for *Scientific American* magazine, said, "In a crisis, you don't rise to the occasion. You sink to the level of your training." With proper crisis management planning, you'll stay afloat!

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If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at [safety1st@markelcorp.com](mailto:safety1st@markelcorp.com).