

Businesses seek insurance advice as RNC nears

Inspect 'civil authority' coverage

Tampa Bay Business Journal by Margaret Cashill, Staff Writer



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Photography: Kathleen Cabbie

Rick Tutwiler, senior executive associate and Dick Tutwiler, president and CEO of Tutwiler & Assoc with the civil authority coverage insurance policy form with downtown Tampa in the background.

TAMPA ô From offices in a renovated former loading dock three feet above street level, [Rob Ledford](#), managing principal of **Baker Barrios Architects'** Tampa office, sees the daily comings and goings of downtown.

Given his firm's proximity to the **Tampa Bay Times Forum**, Ledford has begun mapping out contingency plans for the week of Aug. 27 when the Republican National Convention will bring 50,000 visitors to the neighborhood.

It may involve arriving to work early and leaving early, relocating employees temporarily to the firm's Orlando office or arranging a telecommuting system.

Ledford also is using the time to review his insurance policy "with a fine-tooth comb." He plans to have a conversation with his agent "to make sure that if we need a policy to cover a specific event like a political convention, that we have the coverage in place."

Tampa Bay businesses have experience preparing for unpredictable weather. As the RNC draws near, business owners and insurance executives have perked up their ears to an event that, like hurricane season, brings with it a host of unknowns.

The approaching RNC and its insurance implications has been a focal point for [Dick Tutwiler](#), president of Tutwiler & Associates, a Tampa licensed public adjusting firm representing commercial and residential properties.

Tutwiler advises businesses owners to review their insurance policies, especially if the businesses are located in the secure zone surrounding the convention site "the parameters of which have yet to be announced" or even the downtown "clean zone" proposed by Mayor [Bob Buckhorn](#).

Disruption to business goes beyond the more visual concepts of riots, fires and vandalism and could include denial of access to a work site.

Tutwiler is telling business owners to examine their policies for "civil authority coverage," which addresses prevention of access by civil authorities.

"If things get out of control, this is where civil authorities could come in and say, 'You're not coming in,'" Tutwiler said. "The landlords, law offices, accounting firms, consultants" all these people who couldn't get in would lose money."

Calls have begun to trickle in to the offices of Altieri Transco American Claims, insurance adjusters based in Tampa, from people asking how to prepare their businesses for the RNC.

"We tell our clients we believe prevention is the best thing," said [Ray Altieri](#), president. "Get out in front of the problem, if there should be one, and meet with your agent in advance."

Altieri suggested that business owners meet with agents early on "by June if possible" to reevaluate coverage and make sure amounts are accurate. He also suggested contacting an adjuster to help understand different types of coverage.

Convention twilight

Beyond businesses looking to protect themselves, the convention introduces new insurance needs. Businesses that plan to rent out their facilities to delegates or other groups having big parties may require additional insurance, for example.

With the convention still several months away, things are still relatively quiet from the agency perspective, said [Brier Grieves](#), owner of [Brier Grieves](#) Insurance.

Grieves doesn't expect business owners to start picking up their phones until much closer to the date. He said he's observed a similar tendency leading up to Gasparilla, the Super Bowl and other special events.

"I have people calling me the day before. I get that all the time," he said. "That's the way it is. If they know they can buy it, they will wait."

Margaret Cashill's beats include tourism, hospitality, marketing and media.