Forest fires in SE Asia have destroyed your manufacturing facility in Indonesia. The loss of this facility has reduced your production capacity in Asia by 30-35%. Your entire financial loss for the PP&E ($12.8M) is covered by your property insurance and your

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| Insurance against the risk of loss due to an inability to conduct business, and therefore earn revenue, following a covered peril (e.g. fire, windstorm, flood, collapse, earthquake, or riot). This is a common coverage purchased by businesses of all types, especially retailers, restaurants, and manufacturers. |

business interruption insurance will cover your lost profits for 12 months. In addition to the factory, most of the nearby town burned and many of your employees are now homeless. Fires in other parts of the country have also interrupted utility and transportation infrastructures, making it impossible to move raw materials or finished products for at least 4-6 months. The international news media has picked up the story and has been running reports about the families who are now unemployed and homeless. You need to make a decision about how to deal with your employees while managing the public relations situation