

BUSINESS CONTINUITY SERVICES PORTFOLIO



DOES YOUR BUSINESS HAVE A PLAN IN PLACE TO RECOVER FROM A DISASTER?

- Business continuity planning can be the difference between successfully recovering from a disaster and going out of business. Using our professionally written and designed resources, you will discover the importance of business continuity planning.

ARE YOU LOOKING TO IMPROVE YOUR SECURITY AND DISASTER RESPONSE?

- To combat all of the risks associated with a natural or man-made disaster, businesses must take the necessary precautions before catastrophe strikes. That's where a good business continuity plan comes in. Using our internal checklists and employee education materials, you can rest assured that everyone is on the same page in the event of a disaster.

DO YOUR EMPLOYEES KNOW HOW TO STAY SAFE IN AN EMERGENCY SITUATION?

- Employee training is crucial to ensuring a speedy evacuation and minimising injuries and damage in the event of a disaster. Using our resources, you will be able to train your employees effectively on business continuity procedures.

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BUSINESS CONTINUITY PLANNING

PROVIDED BY:

Alan & Thomas
Insurance Group



Business Continuity Planning Toolkit

What is business continuity planning?

Business continuity planning is the process of creating a plan in order to recover the most vulnerable parts of your company after a business interruption occurs. Your company's business continuity plan, in conjunction with business interruption insurance, form your business continuity management (BCM) programme. Businesses with strong BCM programmes are more resilient in emergencies and disasters.

Why is business continuity planning important?

More than 60 per cent of small businesses do not have a formal emergency response plan. A business continuity plan, if implemented and maintained, can be the difference between successfully recovering from a business interruption and going out of business.

How do I use this guide?

The Business Continuity Planning Toolkit pairs with the Business Continuity Sample Plan, providing descriptions of each section of the sample plan. This toolkit follows the same format as the sample plan, making it easy to use as guidance when developing the sample plan together.

This toolkit is divided into six sections:

1. Direction and Control
2. Communication
3. Life Safety
4. Property Protection
5. Community Outreach
6. Recovery and Restoration
7. Implementation and Maintenance

Each section goes over the critical activities your organisation needs to implement before, during and after a business interruption.

CHECKLIST | DISASTER RECOVERY

Presented by Brilliant Brokers

For:	Date:
Inspector Name:	Area:
Inspector Signature:	

In the aftermath of a man-made or natural disaster, you and your company will have a number of concerns to account for as you prepare to reopen for business. Follow this checklist to ensure that you take the proper steps to recover after a disaster strikes.

RECOVERY STEPS	COMPLETE
Contact your insurance provider(s) to start the claims process.	<input type="checkbox"/>
Assess damage: <ul style="list-style-type: none"> • Make note of any structural damage to building(s). • Note any damage to equipment, machinery or company vehicles. • Note any lost or damaged inventory (both materials for business use and products for sale). 	<input type="checkbox"/>
As they come to your attention, compile a list of concerns that must be addressed before you are able to reopen.	<input type="checkbox"/>
Contact employees, suppliers and customers to inform them of any disruptions in operation and an expected date when they can anticipate it to resume.	<input type="checkbox"/>
If you have concerns that damage to a building could pose a safety hazard to employees or customers, have the building professionally inspected.	<input type="checkbox"/>
Properly secure the building while repairs are being made or if relocation of business activity is necessary.	<input type="checkbox"/>
Ensure utilities are restored and in safe working order before resuming business operations.	<input type="checkbox"/>
Properly repair and clean facilities to ensure the environment is free of any safety hazards before resuming business operations.	<input type="checkbox"/>

FINANCIAL CONSIDERATIONS	COMPLETE
File a claim with your business interruption insurance provider.	<input type="checkbox"/>
Determine the amount of lost income the disaster has caused.	<input type="checkbox"/>
Compile the following information to share with you insurance adjuster: <ul style="list-style-type: none"> • Sales records and history. • Profits and loss statements or tax forms. 	<input type="checkbox"/>
Consider any financial responsibilities you may have, such as payroll or scheduled payments to creditors.	<input type="checkbox"/>
Keep detailed records of all expenses incurred during the recovery process.	<input type="checkbox"/>

This checklist is of general interest and is not intended to apply to specific circumstances. It does not purport to be a comprehensive analysis of all matters relevant to its subject matter. The content should not, therefore, be regarded as constituting legal advice and not be relied upon as such. In relation to any particular problem which they may have, readers are advised to seek specific advice. Further, the law may have changed since first publication and the reader is cautioned accordingly. © 2015 Zywave, Inc. All rights reserved.

Business Impact Analysis

Definitions:

- **Business Impact Analysis (BIA):** Examines the potential result of disruption to key business functions and collects the information necessary to determine short-term and long-term recovery objectives. A BIA includes analysis of both operational and financial impacts that could stem from the loss of key business functions. The following negative outcomes should be considered as part of a BIA:
 - Personnel impacted (potential for outsourcing, overtime labour)
 - Lost or delayed sales
 - Regulatory fines
 - Financial and relationship penalties for not fulfilling contractual obligations
 - Customer dissatisfaction
 - Customer loss
 - Delay of new business plans
- **Business Function:** An operation or process that is necessary to the ongoing success of an organisation. Examples of business functions include:
 - Customer service call centres
 - Print and web advertising plans
 - Maintenance of relationships with suppliers
 - Employee recruitment
- **Recovery Time Objective:** The time within which a business function must be restored after a business interruption occurs in order to prevent irreversible damage.

How to use this document:

Every business has distinct business functions in place in order for the company to operate and thrive. Some businesses will identify just a few key functions, while others will identify many. Copy and paste the table on page 2 onto subsequent pages as needed. When complete, reorder the pages by priority, with the highest priority business functions listed first. Delete this initial direction page prior to saving.

How to save this document:

It is recommended that this document be added to your Business Continuity Plan as a PDF to discourage readers from modifying the content. To do this, go to File>Save As. In the 'Save as Type' menu, select 'PDF'.

Save an editable version to a safe location as well.

Business Interruption Insurance

If a fire causes your facility to be temporarily unusable, what would you do next? Would your business be able to pay utilities, wages or any other standing charges without income? It could take months before the damaged property is rebuilt and the stock, machinery and equipment are repaired or replaced. Ideally, you would move to a temporary location while your permanent place of business is being repaired. Yet, traditional property insurance does not cover this move or a loss of income when a business must temporarily close. This setback can be minimised by adding business interruption (BI) insurance to your property insurance policy.

What can be included in a BI Policy?

- Compensation for lost income if you have to vacate the premises as a result of disaster-related damage covered under a property insurance policy.
- Compensation for the gross profits that would have been earned based on previous financial records, had the major loss/peril not occurred.
- Operating expenses, such as utilities, that must be paid even though business temporarily ceased.
- The increased cost of working, including expenses of operating in a temporary location while repairs to the permanent location are completed.

Considerations for BI Insurance

- BI insurance cannot be purchased on its own—it must be added to an existing

insurance policy, such as property or office insurance.

- Purchasers must also determine that the policy's maximum indemnity period is sufficient to cover the amount of time it will take for the business to recover following a major loss. This includes considering the worst damage or disaster that the business could incur, estimating how long it will take to repair or replace buildings, machinery and stock, and determining the length of time it will take to recover customers and market share. Typical maximum indemnity periods range from 12 months to 36 months, in 6 month increments.
- Price of cover depends on the risk of disaster to the premises. This may depend on the business location, nature of the business and how easily the business could function at an alternate location.

Insurance experts estimate that Business Interruption Insurance is one of the most, if not the most, valuable cover available. Yet, it is often overlooked by business owners. Since Property Insurance only covers the cost of physical loss or damage and contents of a business in the event of a disaster, Business Interruption cover is invaluable in covering the loss of income while the permanent business location is being repaired. Contact Brilliant Brokers at 01234 567891 today to learn about our business continuity resources and to make sure that your business can survive an interruption.

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Prepare Your Business for the Unexpected with Tabletop Exercises

Insight for business owners and risk managers provided by Alan & Thomas Insurance Group

Statistics show that approximately 25 per cent of businesses affected by disasters never reopen their doors. Small business owners and individuals who are self-employed are especially vulnerable to the loss of income that business interruptions can cause. To protect yourself from losses in the event of a forced shutdown, you must purchase adequate business interruption insurance and create a thorough business continuity plan.

Implementation of your business continuity plan means more than simply exercising the plan during an emergency. It means integrating the plan into your company operations, training employees and evaluating the plan.

What is a tabletop exercise?

Tabletop exercises provide a means of practising your company's business continuity plan and evaluating the result—without waiting until an actual emergency occurs. A tabletop exercise asks the emergency management group (EMG) to address a simulated problem—focusing on the efficiency and effectiveness of the business continuity plan. Following a tabletop exercise, many companies find there are weak points in their business continuity plans that need to be addressed.

What does it look like?

During a tabletop exercise, the EMG is asked to consider:

- What is expected of the EMG and all other employees in the event of an emergency
- What specific risks the company carries in light of the particular business interruption
- What are the resources available to combat the business interruption
- Communication options available to the EMG and all other employees
- How customers will be affected and what they should do in that situation
- Security of the company data and the assets
- The order in which to respond to certain situations

After the EMG has discussed the issues presented in the exercise, the group has the opportunity to determine what was missing from the company's business continuity plan and to revise the plan accordingly.

Conducting a tabletop exercise with your EMG is essential for the success of your business continuity plan. These exercises should be conducted regularly to provide practise for your EMG and to allow timely evaluation of your business continuity plan.

For more information about creating and implementing a business continuity plan, contact your Alan & Thomas Insurance Group representative.

BUSINESS CONTINUITY PLANNING

PROVIDED BY:

**Alan & Thomas
Insurance Group**



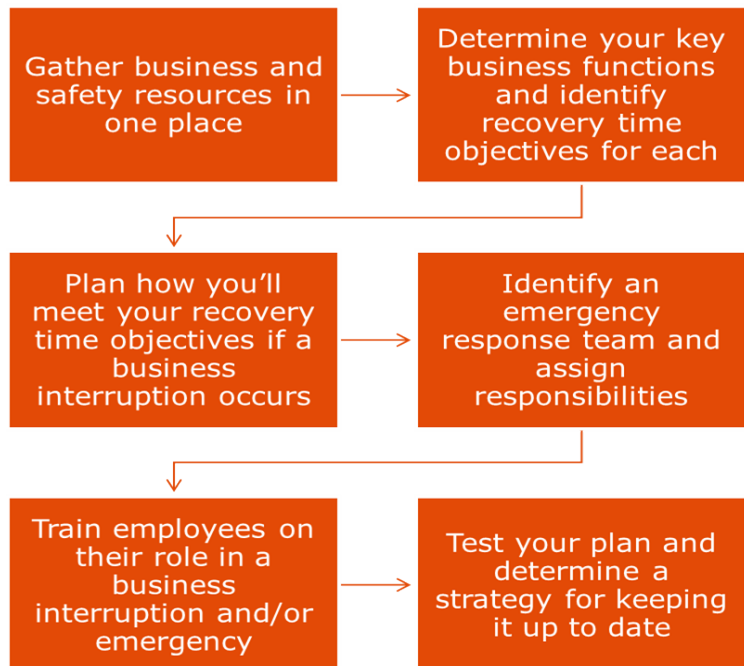
YOUR BUSINESS Plan

BUSINESS CONTINUITY PLANNING

What is business continuity planning?

Business continuity planning is the process of identifying the parts of your company that are most vulnerable in order to create a plan to recover them if a business interruption occurs. Your company's business continuity plan, in conjunction with business interruption insurance, form your business continuity management (BCM) programme. Businesses with strong BCM programmes are more resilient in the face of emergencies and disasters.

The steps involved in creating, implementing and maintaining a business continuity plan are listed to the right. The process of creating the plan is in itself a beneficial exercise. The resulting plan, if implemented and maintained, can be the difference between recovering from a business interruption and going out of business.



Why is continuity planning important?

Did you know that 1 out of every 4 businesses impacted by a disaster never reopens its doors? And in the past year, nearly 1 in 5 companies has reported experiencing a business interruption. A business interruption can be as benign as a short power cut or as severe as a major flood. Companies that are prepared to face all types of incidents—small or large—are more likely to stay in business.

How do I use this sample plan?

This document is a template to help you begin the continuity planning process for your company. Sample text has been provided for the majority of the sections to serve as a starting point. You will want to review all of this sample text and customise it to fit the needs of your company. Any text listed in red must be replaced with company-specific information.

This document pairs nicely with another tool: the Business Continuity Planning Toolkit. The Toolkit provides descriptions of the purpose of each section of your continuity plan and follows the same format as this sample plan. Refer to the Business Continuity Planning Toolkit for additional instructions and guidance as you customise this sample plan.

You will likely find that you need to communicate with other departments or internal resources to gather the materials necessary to complete some sections of the plan. There is no need to complete the plan in the order it is listed in this sample. Customise and adapt this sample to fit the needs of your business. If you have questions as you work, contact your Alan & Thomas Insurance Group representative.



Checklist

Business Flood Preparation

Reviewer(s):

Date:

Your Flood Risks	YES	NO	COMMENTS
Is your business at risk of flooding?	<input type="checkbox"/>	<input type="checkbox"/>	
Make sure to check local flood risk maps from relevant environment agencies and local authorities.	<input type="checkbox"/>	<input type="checkbox"/>	
Are you signed up for advance flood warnings through mobile, email or text?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you know the different types of floods that could affect your business (surface water, coastal, river)?	<input type="checkbox"/>	<input type="checkbox"/>	

Creating a Flood Plan	YES	NO	COMMENTS
Do you have flood procedures in place?	<input type="checkbox"/>	<input type="checkbox"/>	
Have you created a list of important phone numbers to call in the event of a flood, including your local authority, national floodlines, insurance broker, insurer, etc?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you know how to shut off your main utilities, such as electric, gas and water?	<input type="checkbox"/>	<input type="checkbox"/>	
Are your valuable items, stock and fittings stored above possible flood levels?	<input type="checkbox"/>	<input type="checkbox"/>	
Are there continuity plans with suppliers and clients in place in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have plans in place to deal with clean-up after a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Are your flood plan and procedures reviewed on a regular basis?	<input type="checkbox"/>	<input type="checkbox"/>	

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CHECKLIST | COMMERCIAL PROPERTY FIRE PREVENTION

Presented by Alan & Thomas Insurance Group

Inspector Name:	Date:
Inspector Signature:	

Owners and managers of commercial and business facilities have an obligation to maintain safe conditions for employees and occupants. Most commercial fires result from negligent cooking, improperly discarded smoking materials, negligent candle burning and faulty electrical equipment. To reduce the risk of damage and injury at your commercial property, there are three main objectives that should be satisfied: Install proper prevention equipment, inform tenants of risks and establish an effective evacuation plan.

FIRE PREVENTION PLANNING AND EQUIPMENT	DONE
Verify building and fire regulations for your building. Even if a sprinkler system is not required, it is recommended for safety and liability. To ensure that the system works properly when and if a fire arises, conduct routine inspections and maintenance.	<input type="checkbox"/>
Equip building with a fire alarm system and smoke detectors, both in units and common areas. Check detectors regularly and change the batteries at least every six months.	<input type="checkbox"/>
Place an adequate number fire extinguishers in common areas of the building.	<input type="checkbox"/>
Provide adequate emergency lights and exit signs. These items maintain a sense of order and reduce panic in the event of a fire. Routinely inspect these safety materials for damage and reliability.	<input type="checkbox"/>
Establish an evacuation plan for your tenants. At each exit and on a posting's board, display a floor plan of your building with the exits and a primary and secondary escape route clearly marked. Provide this information to your tenants when they move in and then every six months as a reminder.	<input type="checkbox"/>

TENANT SAFETY RECOMMENDATIONS	DONE
Never leave oven or hob unattended when cooking.	<input type="checkbox"/>
Exercise caution with smoking materials. Discard them in ashtrays and never throw the ashes in the rubbish bin. Instead, flush them down the toilet.	<input type="checkbox"/>
Never leave burning candles unattended. Always place candles in proper holders on a sturdy surface away from children, pets and materials that could catch fire.	<input type="checkbox"/>
Unplug appliances when not in use.	<input type="checkbox"/>
Place space heaters at least one metre away from items that could catch fire. Always unplug and turn them off before going to bed.	<input type="checkbox"/>
Check smoke alarm at least twice per year and change the batteries.	<input type="checkbox"/>
Practise a safety evacuation plan and be familiar with the building's exits.	<input type="checkbox"/>
Never use a lift during a fire; always use the stairs.	<input type="checkbox"/>
Keep a fire extinguisher in the unit.	<input type="checkbox"/>
Never paint any fire sprinkler, never hang anything from any part of a fire sprinkler system, never stack items close to fire sprinklers (at least 45 centimetres below fire sprinkler heads); and always report damage to any part of a sprinkler system immediately.	<input type="checkbox"/>

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Improving Security and Disaster Response

Criminal activity and natural disasters are a danger that can strike at any time. To prepare for the unexpected, you should review your security and disaster readiness plans to help you minimise the impact of any potentially threatening situation.

Without prior planning, you leave your company open to financial disaster, especially if you are forced to close operations for a period of time. In addition, without a proper plan to cope with a disaster situation, your company may face legal actions from clients, suppliers or employees claiming negligence.

Facility Security

It is important to take action before a disaster to assess your facility security and make improvements, if necessary. Though not all security threats can be avoided, some situations can be prevented with appropriate preparation.

- Advise management and employees to report any suspicious persons or activity in or around the facility.
- Establish and follow visitor control procedures such as mandatory sign-ins, name badges, escorts, orientation, etc.
- Survey locks, fences, exterior lights and other physical security devices to ensure that they are in place where needed and in proper operating condition. Establish a monthly inspection of your security perimeter and key protective features of your facility.
- Pay special attention to areas where you are storing explosive, flammable or toxic chemicals. These areas should be properly secured and inventoried, with limited hands-on contact of these materials when possible.

- Evaluate critical locations in your facility for proper security, including the electric, telephone and gas units, building entrances, transformers, outside storage units and computer rooms.
- If your facility has a security or fire alarm system, be sure it is operating properly and that key personnel know how to arm and disarm it.

Without prior planning, you leave your company financially and legally vulnerable in the event of a security threat or disaster situation.

- Make sure that fire suppression systems are regularly inspected and maintained. Also be sure that a sufficient number of trusted personnel know how to activate, operate and shut them down.
- Closed Circuit Television can serve as an excellent crime deterrent, and when the system is equipped with a recorder it can help solve crimes.
- Review your procedures for issuing facility keys and access cards. At a minimum, keep lists of who has been issued keys/cards and have a procedure for handling a situation when a troubled employee is terminated without returning them.
- Discuss security with your local police force. They are often very willing to provide information and support to businesses and industries.

Business Continuity Planning - Supplier Questionnaire

As a key supplier of YOUR BUSINESS, it is important that we understand your level of readiness in the event of a disaster. To assist us with our business continuity planning, please fill in the information below.

Company name: _____

Company address: _____

City and Postcode: _____

Disaster recovery contact: _____

Contact's work phone: _____

Equipment, supplies, materials, goods or services provided:

Please answer the following questions (circle either 'yes' or 'no'):

- | | | |
|---|-----|----|
| 1. Do you have a formalised business continuity programme? | Yes | No |
| 2. Do you have a recovery plan? | Yes | No |
| 3. Is your recovery plan documented? | Yes | No |
| 4. Have you tested your recovery plan? | Yes | No |
| 5. Do you conduct employee disaster recovery training regularly? | Yes | No |
| 6. Do you maintain a copy of your recovery plan offsite? | Yes | No |
| 7. Do you back up critical data on a regular basis? | Yes | No |
| 8. Do you send your backups offsite on a regular basis? | Yes | No |
| 9. Do you have a formalised process to update your recovery plan? | Yes | No |

Briefly describe your business continuity programme:

Return completed questionnaire to:

YOUR BUSINESS

Business Continuity Policy

Location: [INSERT LOCATION]

Effective Date: [INSERT DATE]

Revision Number: [INSERT #]

YOUR BUSINESS

Purpose

YOUR BUSINESS recognises that our employees are our most valuable asset as well as the most important contributors to our continued growth and success. Therefore, YOUR BUSINESS is firmly committed to the safety of our employees. We will do everything possible to prevent workplace accidents and emergency situations and we are committed to providing a **safe** working environment for **all employees**.

The purpose of the YOUR BUSINESS Business Continuity Policy is to maintain business functions in the event of an emergency. The policy applies to YOUR BUSINESS, its subsidiaries, all locations and all employees. This policy is effective .

In the event of an emergency, the YOUR BUSINESS **Emergency Management Group (EMG)** will be responsible for declaring the emergency, evacuation or shutting down facilities as necessary and for contacting employees. The EMG will be led by the YOUR BUSINESS **Incident Commander** and will operate out of the YOUR BUSINESS designated **Emergency Operations Centre**.

Emergency Management Group

The YOUR BUSINESS EMG is responsible for controlling all technical aspects of emergency response. The group will be led by the YOUR BUSINESS Incident Commander. Members of this group (and only these designated members) have the authority to:

Order facility shutdown

Initiate evacuation of employees and customers

Declare an incident is over

Communicate with the media

Initiate the YOUR BUSINESS emergency response call list

Identify critical business functions impacted by the emergency

Initiate the process for recovering each function in the order laid out in the YOUR BUSINESS Business Continuity Plan

The following employees comprise the YOUR BUSINESS EMG:

<Member Name and Role>

<Member Name and Role>

<Member Name and Role>

<Member Name and Role>

<Member Name and Role>

In the event that these individuals are not available, the following employees may serve as alternative members of the EMG: