

Business Continuity and Disaster Recovery Plan

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Presented By:
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Integrated Loss Control, Inc.



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Business Continuity and Disaster Recovery

INTRODUCTIONS

Mike Holmquist, MS – Integrated Loss Control (ILC)

Bob Proudfoot, Risk Advisor – North Risk Partners

Business Continuity and Disaster Recovery

KEY DISCUSSION POINTS FOR TODAY

- Define a Business Continuity and Disaster Recovery Plan
- A View From the Insurance Perspective – what can it mean to you
- Keep in mind one size does not fit all – it must work for you
- Initial risk assessment
- Impact determination
- Based on the assessment, is a Plan needed?
- Determine the major goals of your Plan
- What should a Plan include?
- Who can make up the internal BCDR Team?
- Continued.....

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KEY DISCUSSION POINTS FOR TODAY (continued)

- Who can make up the external BCDR Team?
- Identification of Key Customers
- Identification of Key Vendors
- Asset Inventory
- Activation of the BCDRP
- Communications – internal and external
- Training for staff
- Testing Our Recovery Plan
- Annual Review & Revision
- Resources to help you put the BCDRP together
- Quick Recap
- Questions



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WHAT WOULD YOU DO IF YOU WOKE UP TO YOUR WORST DAY EVER?

•If 2020 taught us anything it's to prepare for the unexpected

- Pandemic, Fires, Riots, Tornados, Derecho, Cyber Attacks, Major Supply Chain Issues,
- Loss of Key Employee/Owner, etc.

•North Risk Partners goal is to help protect your assets and preserve your income stream

- Team approach – Risk advisor, Account Manager, Claims Manager,
- Risk Management (ILC), HR/Legal (Synergy), Contract Review (Hellmuth & Johnson), Insurance Company

•Insurance is a component of your plan

- Focus on prevention/mitigation
- Key element of a successful plan, but cannot be the complete plan

•Understand your insurance coverage

- Every business is unique

•Be Prepared.....Create a Roadmap

- What do we do now?

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Keep in mind one size does not fit all – it must work for you

1. It Is Personal To Your Operation
2. Consider The Nature of Your Business, Facilities, Equipment, etc.
3. Financial Situation
4. Insurance Coverages
5. Your Risk Tolerance
6. Client Requirements
7. Regulatory Requirements
8. Other Considerations.....

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Purpose of a Business Continuity and Disaster Recovery Plan

Such a Plan is part of your overall Risk Management Program and it is designed to assure there is **no or minimal interruption** to your normal operations, **protecting the assets** of the organization and your **commitments** to your customers.

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What should a plan include?

1. Policy Statement & Major Goals of Plan
2. Applicability
3. Roles & Responsibilities
4. Determine Disasters That Impact Business
5. Impact Determination
6. BCDRP Activation
7. Asset Inventory
8. Information Technology Recovery
9. Testing of the Recovery Plan
10. Training
11. Annual Review & Revisions

Business Continuity and Disaster Recovery

Who Makes Up The BCDRP Team

eModule Home		Who's Who Resource Directory				
Position/Title	Name	Department	Phone	Ext.	E-Mail	Comments
President						
CFO						
BCDRP Coordinator						
Internal Disaster Recovery Management Team						
External Disaster Recovery Management Team						
Emergency Phone Numbers						
Fire & Police						
Insurance Agent						
Insurance Carrier						
Key Customer List						
Employee Family Contacts						
Plant Equipment Replacement						
Realtor						
Key Vendor List						

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Who can make up the **internal** BCDR Team?

Establish a Team whose members have various responsibilities to ensure the BCDRP is developed, implemented, maintained and functions as required. The following list of individuals/positions might be key stakeholders based on their respective roles within the organization:

1. Designated Emergency Coordinator, name and contact information & back-up individual
2. Members of the Disaster Recover Team
 - a) Owner
 - b) Upper management representative(s)
 - i. President, Chief Financial Officer, etc.
3. Human Resources
4. Operations Manager
5. Member of Board of Directors (if applicable)
6. Safety Manager / Emergency Coordinator
7. Operating department(s) selected leadership
8. Communications/media spokesperson



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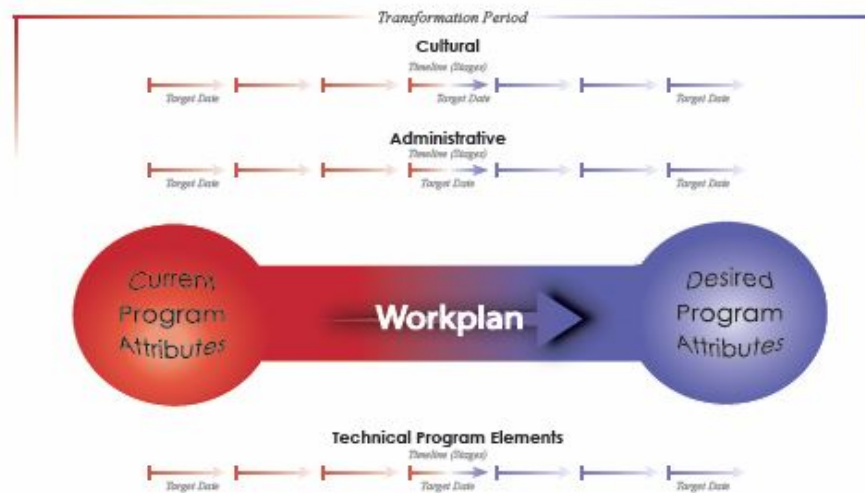
Who can make up the **external BCDR Team**?

Establish a Team whose members have various responsibilities to ensure the BCDRP critical support needs are met and function as required. The following list of individuals and/or organizations have may be determined to be key stakeholders based on their respective capabilities to support your BCDRP.

1. Public relations counsel
2. Security service
3. Financial counsel/accountant
4. Disaster Restoration/clean-up
5. Hazardous material remediation contractor
6. Building contractor (general contractor, coordinates identified sub-contractors, mechanical, electrical, etc.)
7. City council representative
8. State legislator
9. Watch service (present at property to provide security following disaster)
10. Bank
11. Insurance Agent
12. Insurance carrier(s)
13. Legal counsel
14. IT computer support (IT recovery “Plan”)
15. Local emergency services
 - a) Fire
 - b) Police
 - c) Medical services

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Integrated Loss Control, Inc. Loss Control Program Strategic Plan



Once recommendations (goals) have been identified by management, the Strategic Plan can be formulated. There will be goals that are administrative in nature and those which are technical or programmatic in nature. The above graphic depicts the *Cultural and Administrative* tracks and the *Technical* track. The *Plan Development and Implementation Team Members* will be determined by the track. All tracks can be underway simultaneously, but the target dates and the rate of progression may be faster for the Technical track, than the Cultural or Administrative tracks.

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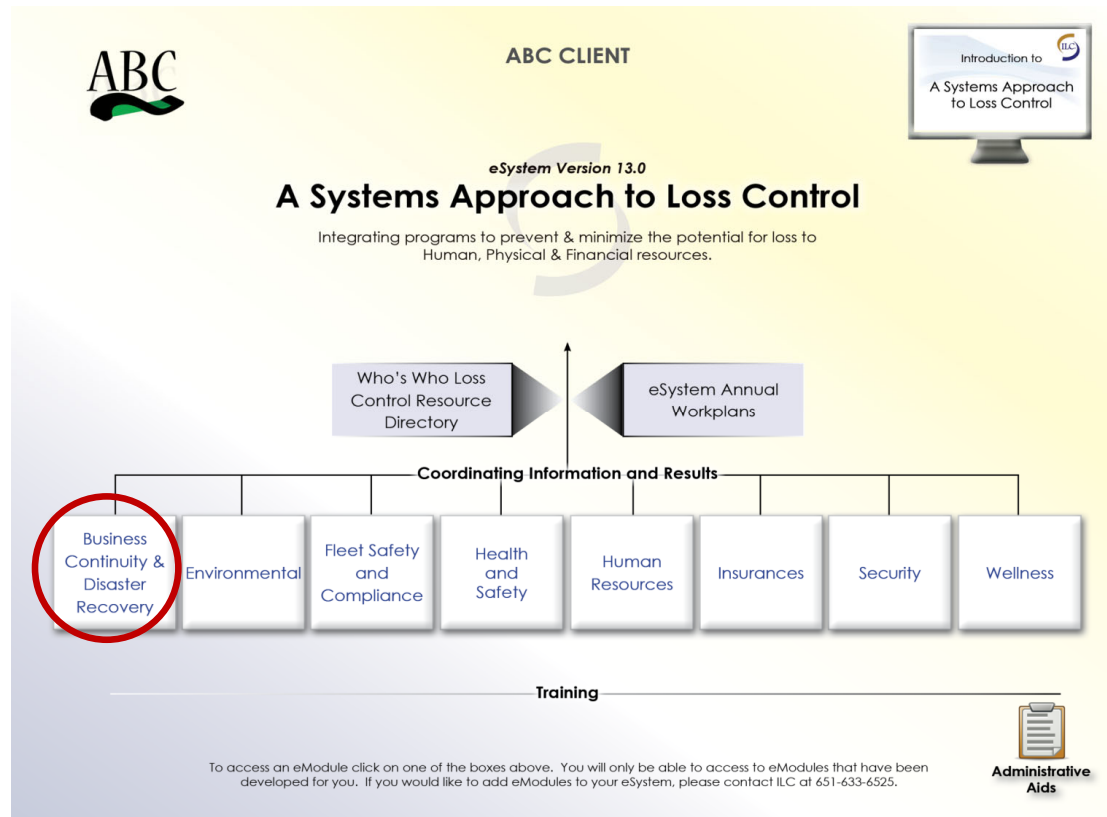

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Plan needs to coordinate with Key Loss Control Programs...

(example only)



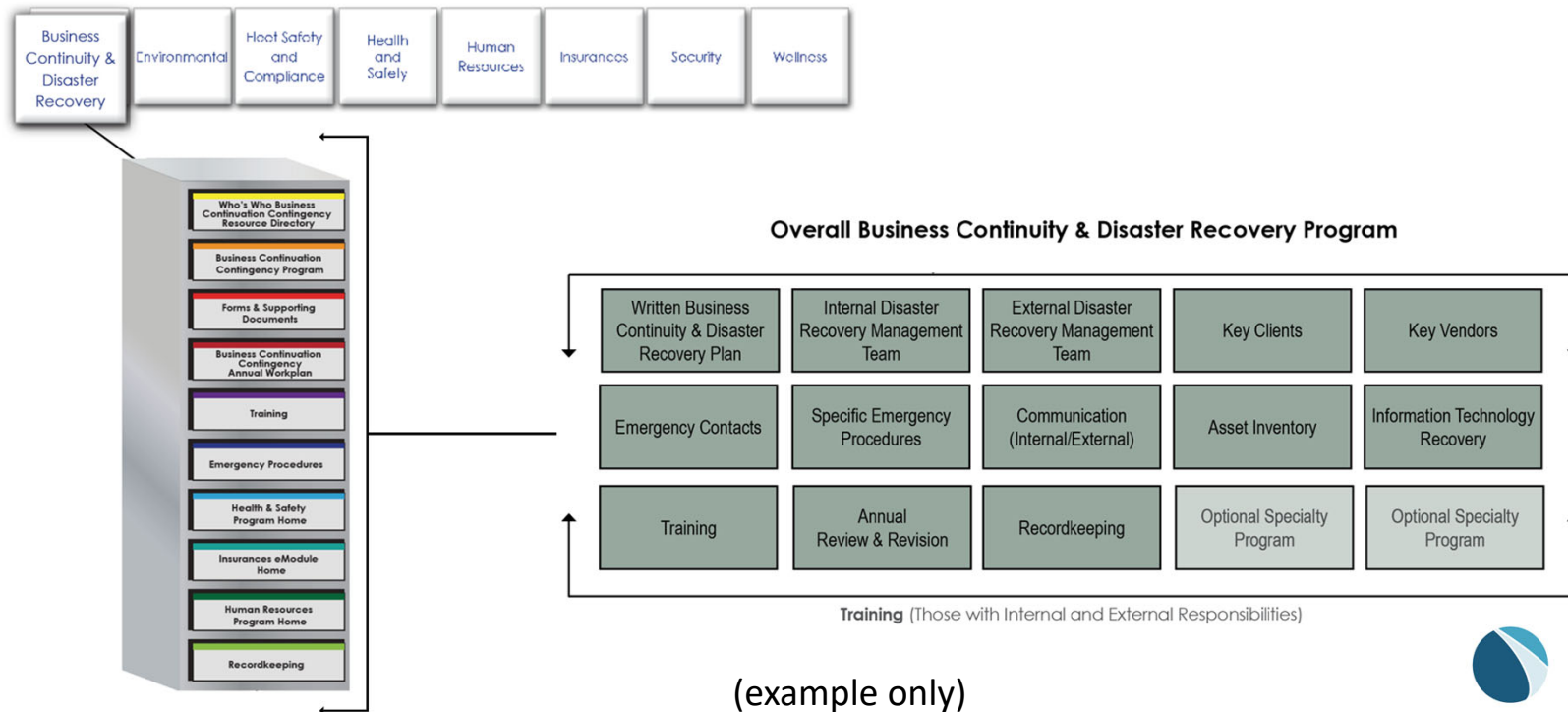
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Business Continuity and Disaster Recovery

Business Continuity & Disaster Recovery Overview Chart

A key component of ILC's "A Systems Approach to Loss Control" 



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Business Continuity & Disaster Recovery eModule 13.0
 A key component of ILC's
 "A Systems Approach to Loss Control"

VIDEOS

- Introduction to the eModule
- Hyperlink Settings
- Recordkeeping Guidelines

Coordinating Information & Results

Business Continuity Contingency | Environmental | Risk Safety and Compliance | Health and Safety | Human Resources | Insurances | Security | Wellness

Navigation
 Click here for a map of your eModule.

Overview Chart

Registration Form

FAQs & Helpful Links

Indemnification Sole Use & Limits of Liability Statements

Certificate of Insurance Manager (COI)

This **Business Continuity & Disaster Recovery eModule** is designed to assist in your compliance & recordkeeping efforts.

Please take a look at the videos (above) & at the Overview Chart (left) to become familiarized with this eModule.

If you have any questions, please contact your Business Continuity Program Coordinator, named in the Who's Who Drawer at the top of the file cabinet.

Thank you!

Back to eSystem Home

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(example only)

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Initial Risk Assessment

There are many potential disruptive threats which can occur at any time and affect our normal business process. We have considered a wide range of potential threats from the list below and the results of our assessment are reflected within this section ([Potential Disaster Inventory Chart](#)).



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Initial Risk Assessment

Potential disruptive threats...

1. Tornado (structural and water damage)
2. Extreme rain (water damage)
3. Flooding
4. Fire
5. Cyber attack
6. Pandemic
7. Chemical spill
8. Electronic equipment failure
9. Paper, books records
10. Utility failure



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Initial Risk Assessment

Potential disruptive threats, continued...

11. Medical emergency (employee death or serious injury)
12. Workplace violence (active shooter, etc.)
13. Bomb threat
14. Financial
15. Key customer loss
16. Injuries to public
17. Vehicle accident (employee involved in company vehicle accident)
18. Death, loss, death of company officer
19. Others.....





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Impact determination

From the list of potential disasters considered, determine which would have **greatest likelihood of severe impact** on your business. Consider both monetary and time parameters you may set.



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Based on the assessment, is a Plan needed?

May be dictated by others or your tolerance for risk.....

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Risk Advisor / Insurance Carrier Notification

It will be critical to immediately contact our Risk Advisor and/or carrier in order to begin the process of restoring your facilities to the same level of capability that existed prior to the disaster.



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Identification of Key Customers

Key Customers

eModule Home		Who's Who Resource Directory				
Position/Title	Account	Name	Phone	Ext.	E-Mail	Comments
Key Customer List						

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Identification of Key **Vendors**

Key Vendors/Contractors

eModule Home		Who's Who Resource Directory					
Position/Title	Company	Name	Phone	Ext.	E-Mail	Certificate of Insurance?	Comments
Key Vendor List							
Key Contractor List (electrical, mechanical, etc.)							

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Financial Issues / Legal Actions

It will be critical to address these and others actions in order to begin the process of restoring your facilities to the same level of capability that existed prior to the disaster.

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Asset Inventory

Depending on the severity of the incident it may be necessary to identify those assets that were involved in the disaster. Such an inventory is critical to documenting the asset's presence and condition prior to the disaster for such reference as insurance claim purposes. An inventory of assets can be maintained separately (if kept separate, indicate where) or may be maintained in the [Asset Inventory Manager](#) integrated within this BCDRP.

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Information Technology Recovery

As may be required based on the type disaster, an **IT Recovery Plan** may need to be called upon. Such a detailed plan would be developed and made available by your [IT Services](#). Such a plan should be incorporated into this overall BCDRP. You may need to purchase or lease new computer equipment and have it reloaded with data from your off-site backup facility.



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Activation of the BCDRP

The Team will be notified and assembled by the [BCDRP Coordinator](#). The Team will decide the extent to which the BCDRP will be activated. The Team's responsibilities include:

1. Assess the incident and determine level of action required.
2. Activate any specific emergency/contingency action plans, services, etc.
3. Notify relevant [Emergency Services](#).
4. Notify all relevant [External Disaster Recovery Team](#).
5. Manage disaster recovery teams.
6. Notify employees and assign duties as necessary.
7. Notify [Key Customers](#).
8. Notify [Key Vendors](#).
9. Monitor the activities of all responders and adjust accordingly.



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Communications – Internal and External

Communications internal and external to the media must be controlled during a disaster. Communications will should come from your designated [Media Spokesperson](#). The Internal Disaster Recovery Team, BCDRP Coordinator and management should coordinate all communications through the Media Spokesperson. A list of Do's and Don'ts ([Working with the News Media](#)) should be developed to help provide guidelines when addressing the Media

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Training for staff

Your Plan should describe how your BCDRP will be communicated to applicable internal management, employees and external resources. It is critical that all individuals, both internal and external to our organization know of and understand their respective roles should the BCDRP need to be activated.

When to do training:

1. Initial orientation to management, selected employees and appropriate outside resources
2. If staffing changes are made, or assigned responsibilities change
3. When changes in the BCDRP are required due to operational changes
4. Refresher training should be provided annually or as determined by management



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Testing Our Recovery Plan

Testing or exercising the BCDRP periodically ensures that you can respond promptly and correctly to an unforeseen disaster. The mock disaster exercise (rehearsal) will help those responsible for assignments within the BCDRP become familiar with those responsibilities and understand what they do coordinates with others on the [Internal Disaster Recovery Team\(s\)](#). As appropriate, involve [External Disaster Recovery Team\(s\)](#). The success of your ability to respond to a disaster efficiently is critical; you hope nothing ever happens, but periodic practice can and will help assure you are and remain prepared.



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Annual Review & Revision

It is critical that during the course of time, any operational changes be considered regarding their impact on the current BCDRP, and any necessary updates be made in a timely manner. It is recommended that a Review & Revision Log be developed to assist in tracking and documenting these important revisions.

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Annual Review & Revision

Review & Revision Log - V.13.0

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Business Continuation Contingency eModule

Important Notice: This program and related documents, references, etc., are not intended to be comprehensive and additional requirements will apply based on the Client/User's specific requirements at any given time. In addition, rules, regulations, and policies may change over the course of time (with or without notice). It is the responsibility of the Client/User to be fully aware of, and comply with, applicable compliance requirements. No liability is assumed by ILC, Inc., as to the use of this program.

Date	Name of Reviewer/ Reviser	Area Reviewed/Revised	Action Type	Revisions/ Any Changes Made?	Additional Notes
sort: ▾	sort: ▾	sort: ▾	sort: ▾	sort: ▾	sort: ▾
12/05/18	Example	Program	Annual Review	N/A	No changes.





Business Continuity and Disaster Recovery

Resources to help you put the BCDRP together

1. Your North Risk Partners (NRPs) Risk Advisor
2. ILC Through NRPs
3. Your Insurance Carrier
4. Your Legal Counsel
5. Your Accountant
6. Local Emergency Response Services

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Quick Recap

- Initial risk assessment
- Impact determination
- What should a Plan include?
- Who can make up the **internal** BCDR Team?
- Who can make up the **external** BCDR Team?
- Identification of Key Customers
- Identification of Key Vendors
- Asset Inventory
- Activation of the BCDRP
- Communications – **internal** and **external**
- Training for staff
- Review the Plan periodically

Keep your NRPs - Risk Advisor informed, he or she is a key member of your TEAM

Questions?



Thank you for attending!

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North Risk Partners Value-Added Services Hotline

(888) 667-4135

Call the hotline to get personalized advice from HR and safety professionals on a variety of topics, including state and federal compliance, employer best practices, workplace programs and more.

*You may also reach Integrated Loss Control by emailing safety@northriskpartners.com

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