

# Business Continuity and Disaster Plan

## Workbook

This workbook was created to assist in the completion of the template and promote a better understanding of preparedness issues.

- Helpful talking points (👉) will summarize the main message to convey for each topic.

## Getting Started

- 👏 Present a basic overview of emergency preparedness to the business owner.
- 👏 Begin developing a plan, using the Sample Plan provided.
- 👏 Provide suggested activities, planning resources and information materials that will help the business owner take future action.

## Talking Points

- 👏 How quickly a company can get back to business after a tornado, fire, flood depends on emergency planning done today.
- 👏 Although each situation is unique, any organization can be better prepared if it plans carefully, puts emergency procedures in place, and reviews and practices for all kinds of emergencies.
- 👏 Business preparedness can be complex, depending on the particular industry, size and scope of operations. But putting a plan in motion will improve the likelihood that the company will survive and recover.
- 👏 Companies that already have their emergency plans in place can continue to help create a safer, stronger community and business environment by encouraging their employees to prepare at home and by mentoring other businesses in their supply chain.
- 👏 The goal is to fill in as much of the plan as possible. It is okay to “pencil in” answers. What is important is to start thinking about preparedness and move forward in the process of developing a plan.
- 👏 Ask if the business owner has considered specific emergency scenarios, even if they have not formalized their thoughts into a plan.
- 👏 Let the business owner explain some of the contingencies they may have already considered, or use relevant examples in the local community to highlight the importance of continuity planning.
- 👏 Continuity of Operations Planning (sometimes referred to as COOP) involves looking at your business from inside and out to determine the people, resources and procedures that are absolutely essential to keep your operation running.
- 👏 Owners and managers should explore “what if” scenarios, such as what to do if their place of business is not accessible, if a major supplier is shut down, if emergency financial decisions must be made, or if another person in the line of succession must assume management of the company.



## Business Information

- ✎ First step is to list the primary business location(s).
- ✎ Consider if you can run the business from a different location or from your home.
- ✎ Develop relationships with other companies to use their facilities in case a disaster makes your location unusable.
- ✎ It's important to have "one voice" during emergencies. Who would be your primary spokesperson? Secondary spokesperson?

## Emergency Contact Information

- ✎ Identify the emergency contact information for your critical contacts such as building owner and utility providers.

## Emergency Planning Team

- ✎ Rather than fill out a team roster immediately, have the business owner describe the make-up of the team. What roles and responsibilities immediately come to mind? Ask if certain employees are particularly well-suited for the team and what qualities and abilities make them a good fit.
- ✎ Involve co-workers from all levels in emergency planning: identify employees with disabilities or other special needs.
- ✎ Consider a broad cross-section of people from throughout the organization, but focus on those with expertise vital to daily business functions. These will likely include people with technical skills as well as managers and executives.

## Coordinate with Others

- ✎ Meet with other businesses or organizations in your building or industrial complex.
- ✎ Talk with first responders, emergency managers, community organizations and utility providers.

## Potential Disruptions

- ✎ Disaster preparedness includes both natural and man-made events ranging from floods and power outages to technological threats and terrorism.
- ✎ Being informed means knowing your risks and knowing what to do in different situations. Risk assessments can range from self-assessment to a sophisticated engineering analysis.
- ✎ Do you know what risks your business faces?

- ✎ Who are your business neighbors? Consider what type of threats your neighbors may impose on your organization.
- ✎ Consider potential impacts to your key suppliers or vendors that may impact your operations.
- ✎ To assist with identifying the risk you may use the following tool:

<b>Threat Factors</b>	Probability:	1	Low	Over 5 years	
		3	Medium	Between 3 to 5 years	
		5	High	Within the next 3 years	
	Speed of Onset:	1	Gradual	Over 1 hour	
		5	Sudden	Less than 1 hour	
	Forewarning:	1	Yes	Some advanced warning	
		5	No	No advanced warning	
	Duration of Event:	1	Brief	Less than 1 hour	
		2	Short	Up to 8 hours	
		3	Intermediate	8 – 48 hours	
		4	Long	Up to 1 week	
		5	Extensive	Over 1 week	
	Likelihood of Damage:	1	Low	Less than 10%	
		3	Medium	10% to 50%	
		5	High	Greater than 50%	
	Impact of Damage:	1	Low	No impact on facility	
		3	Medium	Disruption within facility	
		5	High	Evacuation of Facility	

### Continuity Operation Planning - Critical Functions

- ✎ This section takes a look at how your company functions, both internally and externally, to determine which staff, materials, procedures and equipment are absolutely necessary to keep the business operating.
- ✎ If a business process flow chart exists, review.
- ✎ Identify operations critical to survival and recovery.
  - Consider emergency payroll, expedited financial decision making and accounting systems to track and document costs in the event of a disaster.
  - Establish procedures for succession of management.
- ✎ Identify the minimum amount of time each of your critical operations can be off-line or down.

- ✎ Identify plans that you can put into place that would help with mitigating the critical operations being off-line or down.
- ✎ Who will be responsible for the critical operations and mitigation plan?

### Critical Operations Planning – Facilities

- ✎ Plan ahead for extended disruptions during and after a disaster. Carefully examine which utilities are vital to your business's day-to-day operations. Speak with service providers about potential alternatives and identify back-up options.
- ✎ Learn how and when to turn off utilities. If you turn the gas off, a professional **must** turn it back on. Do not attempt to turn the gas back on yourself.
- ✎ Consider purchasing a portable gas generator to power the vital aspects of your business in an emergency. Never use a generator inside as it may produce deadly carbon monoxide gas. It is a good idea to pre-wire the generator to the most important equipment.
- ✎ Plan a secondary means of accessing the Internet if it is vital to your company's day-to-day operations.
- ✎ If food storage or refrigeration is an issue for your business, identify a vendor in advance that sells ice and dry ice in case you cannot use refrigeration equipment.

### Critical Operations Planning – Key Suppliers

- ✎ Have you noted what key suppliers; equipment; materials are critical for continued operation?
- ✎ Create secure back-up systems for vital business records and identify records and documents for performing essential business functions.
- ✎ Determine where essential documents can be stored safely, perhaps off site, where they can be retrieved quickly.
- ✎ Identify the equipment and materials needed to access and use the data.

### Critical Operations Planning – Key Customers

- ✎ A critical asset to most businesses is your customers.
- ✎ Document your key customers contact information so you can get a hold of them in the event of a disaster.
- ✎ Do you keep emergency contact information on hand that is readily retrievable in the event of an emergency? How often do you update it?

- 👉 Do you keep the information off-site?

### **Critical Operations Planning – Employees**

- 👉 A critical asset to most businesses is the employees.
- 👉 Document your employees contact information so you can get a hold of them in the event of a disaster.
- 👉 Do you keep emergency contact information on hand that is readily retrievable in the event of an emergency? How often do you update it?
- 👉 Do you keep the information off-site?

### **Critical Operations Planning – Computer Hardware/Software**

- 👉 What computer hardware and software does your company rely on to conduct business?
- 👉 For insurance purposes have you documented your computer hardware and software?

### **Critical Operations Planning – Furniture, Fixtures and Equipment**

- 👉 Do you have equipment that is essential to your operations?
- 👉 For insurance purposes have you documented furniture, fixtures and other goods?

### **Communications**

- 👉 A broad view of communications should be considered. This would include how you communicate with customers and others in their business network; emergency personnel and the public in case a serious incident should occur.
- 👉 The ability to effectively communicate with employees, customers, local authorities and the public during an emergency can make a major difference in how well your company is able to recover from disasters.
- 👉 Encourage open communication from employees concerning procedures before, during and after an emergency.
- 👉 Areas to consider for your communications plan:
  - Employees: plan to provide employees with information on when, if and how to report to work following an emergency.



- Options might include a telephone call tree, password-protected page on the company website, an e-mail alert or a call-in voice recording to communicate with employees in an emergency.
- Be clear on how their jobs may be affected.
- Management: provide top company executives with all relevant information needed for the protection of employees, customers, vendors and nearby facilities.
- Public: it may be important to update the general public with calm assurance that all resources are being used to protect workers and the community. Being able to communicate that plans are in place for recovery may be especially important.
- Customers: Update your customers on whether and when products will be received and services rendered.
- Government: tell officials what your company is prepared to do to help in the recovery effort. Also communicate with local, state and federal authorities what emergency assistance is needed for you to continue essential business activity.
- Other Businesses/Immediate Neighbors: You should be prepared to give competing and neighboring companies a prompt briefing on the nature of the emergency so they may be able to assess their own threat levels.

## Computer Security

- ✎ Every computer is vulnerable to cyber-security threats. While some protections can be highly technical and expensive, even the smallest business can benefit from taking measures to guard against computer hacking and viruses.
- ✎ Do you regularly install security patches to your software?
- ✎ Have you installed a firewall to your network?
- ✎ Do you update your anti-virus software?
- ✎ Things to consider:
  - Use anti-virus software and keep it up-to-date.
  - Do not open e-mail from unknown or unwanted sources.
  - Use hard-to-guess passwords.
  - Protect your computer from Internet intruders by using firewalls.

- Back-up your data.
- Regularly download security update patches.
- Check your computer operations security on a regular basis.
- Train personnel on steps to take should the computer system become infected, or designate an in-house contact should a cyber-security problem arise.

## Back-up of Records

- 👉 Identify who is responsible for backing up your critical records.
  - Payroll/Accounting
  - Critical Business Information/Documents
- 👉 Have you identified a location to store the back-up of the records? You wouldn't want to keep the back-up in the same location as your business.

## Insurance Coverage

- 👉 Inadequate insurance coverage can lead to major financial loss if your business is damaged, destroyed or simply interrupted for a period of time.
- 👉 Review coverage with your insurance agent. Be sure you understand what is covered, including items that are excluded under your current policy.
- 👉 Consider insurance-related issues such as the amount of deductibles, how you would meet your payroll and pay creditors, and your business financial needs in case a disaster hits.
- 👉 Find out what records your insurance company will need to see in the event of a disaster and store copies of the document in a safe, off-site location.

## Evacuation Plan

- 👉 Has your business ever been evacuated, even as a part of an emergency drill? If so how did you think the situation was handled?
- 👉 When disaster strikes one of the most critical decisions to make is whether to remain on-site or to evacuate the premises.



- 👤 Local authorities may not always be able to provide you immediate information about what is happening or what action you should take. Nevertheless, monitor local television and radio reports for official information as it becomes available.
- 👤 If officially advised to evacuate, shelter-in-place or seek medical treatment, do so immediately.
- 👤 Some disasters will require employees to leave the workplace quickly. The ability to evacuate workers, customers and visitors effectively can save lives. People who plan and practice how they will get out of the building in an emergency are better prepared than those who do not have an exit strategy.
- 👤 If feasible, develop a system for knowing who is in your building, including customers and visitors, so that all can be accounted for in case there is an emergency.
- 👤 Decide in advance who has the authority to order an evacuation. Create a chain of command so that others are authorized to act in case your designated person is not available. If local officials tell you to evacuate, do so immediately.
- 👤 Identify who will shut down critical operations and lock the doors, if possible, during an evacuation.
  - Train others who can serve as a backup if the designated person is unavailable.
  - Write down, distribute and practice evacuation procedures.
- 👤 Locate and make copies of building and site maps with critical utility and emergency routes clearly marked.
  - Identify and clearly mark entry-exit points both on the maps and throughout the building.
  - Post maps for quick reference by employees.
  - Keep copies of building and site maps with your crisis management plan and other important documents in your emergency supply kit and also at an off-site location.
  - Make copies available to first responders or other emergency personnel.
- 👤 Plan two ways out of the building from different locations throughout your facility.
- 👤 Consider the feasibility of installing emergency lighting and plan to use flashlights in case the power goes out.
- 👤 Establish a warning system.
  - Test systems frequently.
  - Plan to communicate with people who are hearing-impaired or have other disabilities and those who do not speak English.

- 👤 Designate an assembly site.
  - Pick one location near your facility and another in the general area in case you have to move further away.
  - Talk to your people in advance about letting someone know if they cannot get to the assembly site or if they must leave it.
  - Be sure the assembly site is away from traffic lanes and is safe for pedestrians.
- 👤 Try to account for all workers, visitors and customers as people arrive at the assembly site. Take a head count.
  - Use a prepared roster or checklist.
  - Ask everyone to let others know if they are leaving the assembly site.
- 👤 Determine who is responsible for providing an all-clear or return-to-work notification. Plan to cooperate with local authorities responding to an emergency.
- 👤 Plan for people with disabilities who may need help getting out in an emergency.
- 👤 If your business operates out of more than one location or has more than one place where people work, establish evacuation procedures for each individual building.
- 👤 If your company is in a high-rise building, an industrial park or even a small strip mall, it is important to coordinate and practice with other tenants or businesses to avoid confusion and potential gridlock.
- 👤 If you rent, lease or share space with other businesses make sure the building owners and other companies are committed to coordinating and practicing evacuation procedures together.

## High-Rise Building Considerations

- 👤 Note where the closest emergency exit is.
- 👤 Be sure you know another way out in case your first choice is blocked.
- 👤 Take cover under a desk or table if things are falling.
- 👤 Move away from file cabinets, bookshelves or other things that might fall.
- 👤 Face away from windows and glass.
- 👤 Move away from exterior walls.
- 👤 Determine if you should stay put, “shelter-in-place” or get away.

- 👉 Listen for and follow instructions.
- 👉 Take your emergency supply kit, unless there is a reason to believe it has been contaminated.
- 👉 Do not use elevators.
- 👉 Stay to the right while going down stairwells to allow emergency workers to come up.

## Shelter-in-Place Plan

- 👉 There may be situations when it is best to stay where you are to avoid any uncertainty outside. There are other circumstances, such as during a tornado or a chemical incident, when specifically how and where you take shelter is a matter of survival. You should understand the different threats and plan for all possibilities. If you are instructed by local authorities to take shelter, do so immediately.
- 👉 If feasible, develop a system for knowing who is in your building in case there is an emergency.
- 👉 Establish a warning system.
  - Test systems frequently.
  - Plan to communicate with people who have hearing impairments or other disabilities or who do not speak English.
- 👉 Account for all workers, visitors and customers as people arrive in the shelter.
  - Take a head count.
  - Use a prepared roster or checklist.
  - In general, employees cannot be forced to shelter. However, there are circumstances when local officials will order that everyone stay put. It is important to speak with your co-workers in advance about sheltering to avoid confusion and allow for cooperation in the event you need to shelter-in-place.
- 👉 Assign specific duties to employees in advance and create checklist for each responsibility. Designate and train employee alternates in case the assigned person is not there or is injured.
- 👉 Get emergency supply kits and keep them in your shelter locations.
- 👉 Practice your shelter-in-place plan on a regular basis.

### **Determine whether you will take shelter in case of a tornado warning.**

- 👉 Storm cellars or basements provide the best tornado protection.

- ✎ If underground shelter is not available, go into an interior room or hallway on the lowest floor possible.
- ✎ In a high-rise building, go to a small interior room or hallway on the lowest floor possible.
- ✎ Stay away from windows, doors and outside walls. Go to the center of the room. Stay away from corners because they attract debris.
- ✎ Stay in the shelter location until the danger has passed.

### **Seal the Room**

If local authorities believe the air is badly contaminated with an agent released from a chemical manufacturing plant, for example, you may be instructed to take shelter and “seal the room” in an inside room on a higher floor. The process used to seal the room is considered a temporary protective measure to create a barrier between your people and potentially contaminated air outside. It is a type of sheltering that requires preplanning.

- ✎ Identify location to “seal the room” in advance.
  - If feasible, choose an interior room, such as a break room or conference room, with as few windows and doors as possible.
  - If your business is located on more than one floor or in more than one building, identify multiple shelter locations.
- ✎ To “seal the room” effectively:
  - Close the business and bring everyone inside.
  - Lock doors, close windows, air vents and fireplace dampers.
  - Turn off fans, air conditioning and forced air heating systems.
  - Take your emergency supply kit unless you have reason to believe it has been contaminated.
  - Go into an interior room, such as a break room or conference room, with few windows, if possible.
  - Seal all windows, doors and air vents with plastic sheeting and duct tape. Measure, cut and label the sheeting in advance to save time.
  - Be prepared to improvise and use what you have on hand to seal gaps so that you create a barrier between yourself and any contamination.



- Local authorities may not immediately be able to provide information on what is happening and what you should do. However, you should watch television, listen to the radio or check the Internet often for official news and instructions as they become available.
- Cover all door, windows and vents with 2-4 ml. thick plastic sheeting.
- Cut the plastic sheeting several inches wider than the openings and label each sheet.
- Duct tape plastic at corners first and then tape down all edges.