



A fire or other type of emergency can impact your business by loss of:

- Revenue
- Key personnel
- Asset value
- Information
- Key cyclical functions
- Entire operation

How well are you prepared to handle one of the following events?

- Fire/arson
- Explosion
- Electrical failure
- Sabotage
- Vandalism
- Theft
- Labor disruption (direct or indirect)
- Supply disruption
- Computer failures
- Hackers
- Embezzlement
- Hurricane
- Flood
- Tornado
- Hail
- Lightning
- Earthquake
- Snow and ice

A business continuity plan can provide:

- A roadmap to manage a crisis.
- Protection of corporate assets.
- Tools to facilitate resumption of normal operations.
- Guidance to ensure the survival of the operation.
- A controlled working environment.
- A plan for how to direct resources to key recovery areas.

Examples of planning options may include items such as:

- Identify types of losses that could affect your company and assess the degree of risk — loss frequency and severity potential should be analyzed.
- Review your business process flow chart.
- Identify operations crucial to survival and recovery.
- Ensure business data (sales records, customer lists, tax information, legal documents, etc.) stored at an off-site location.
- Develop a succession plan for executive management positions, as well as decision-making authority.
- Determine means for communication during an emergency.
- Determine how protocol should be communicated prior to an emergency.
- Establish areas of responsibility.

Examples of potential solutions may include:

- Consider purchasing an emergency electricity generator.
- Identify sources of product that could be purchased from another company and provided to customers.
- Consider coverage by multiple power grids.
- Implement data back-ups.
- Ensure there are multiple vendors that can provide outsourced services in case of an emergency.
- Create a contact list of key vendors and business partners, and keep the list at an off-site location accessible by multiple employees, not just one person.
- Create a plan for your facilities.
- Consider alternate locations in the event main operations centers become unusable or inaccessible.
- Determine a meeting place for the executive management team.
- Determine security needs if an emergency were to occur to protect both people and property.

Take a look at www.cna.com/riskcontrol for more detailed information on potential exposures and suggested solutions.