



Risk Insights™
**Business Continuity
Planning Guide**



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Risk Services Message

At *Federated Insurance*® we understand the hard work, dedication and commitment you've made to building your business. We also understand the personal and financial devastation that can happen should disaster strike and a business loss occur. Statistics show that after a significant loss, one in four businesses never re-open.

I'm pleased to introduce *Risk Insights: Business Continuity Planning Guide*, your guide to loss prevention and business continuity. This tool will help you develop a Business Recovery Plan that will enable you to respond to a disaster and resume normal business operations as quickly as possible avoiding any further interruption.

Being prepared for a loss significantly increases your success in reopening your business and minimizes the effort required to do so since you have a detailed plan in place.

When it comes to helping your business, *Federated Insurance* wants to offer you more than just an insurance policy. We want to be your partner of choice by assisting you with your risk management needs or questions—in turn, helping you drive your business success.

Warm regards,

A handwritten signature in blue ink that reads "Fred Muldowney-Brooks". The signature is fluid and cursive, with a long horizontal line extending from the end of the name.

Fred Muldowney-Brooks
VP, Risk Services

Risk Insights: Business Continuity Planning Guide

Statistics show that one in four businesses do not re-open after disaster strikes, and many that do re-open struggle to stay in business. Preparing ahead of time greatly increases your business' chances to survive and resume operations after an incident.

For this reason, a significant part of your Risk Management program should be dedicated to ensuring business continuity and resumption of normal operations as quickly as possible. Having a Business Recovery Plan is the best way to ensure this happens.

The purpose of a Business Recovery Plan is to minimize the operational, financial, legal and other material consequences, including your business' reputation, arising from a disruption. It includes policies, standards, and procedures for ensuring that specified operations can be maintained and recovered in a timely fashion in the event of a disruption. A Business Recovery Plan has three components:

- An Emergency Response Plan*—the initial actions required to facilitate communication and minimize damage
- A Business Continuity Plan—the actions required to ensure essential services resume immediately
- A Business Resumption Plan—the actions required to resume normal operations

Benefits

Numerous benefits can result from having an effective Business Recovery Plan. They include:

- Ensuring the safety of company employees and the general public
- Minimizing potential revenue loss
- Preventing loss of confidence in the company
- Reducing the probability of a disaster or disruption occurrence
- Reducing the disruption of normal operations

With a plan in place you will put yourself at a significant advantage over your competitors.

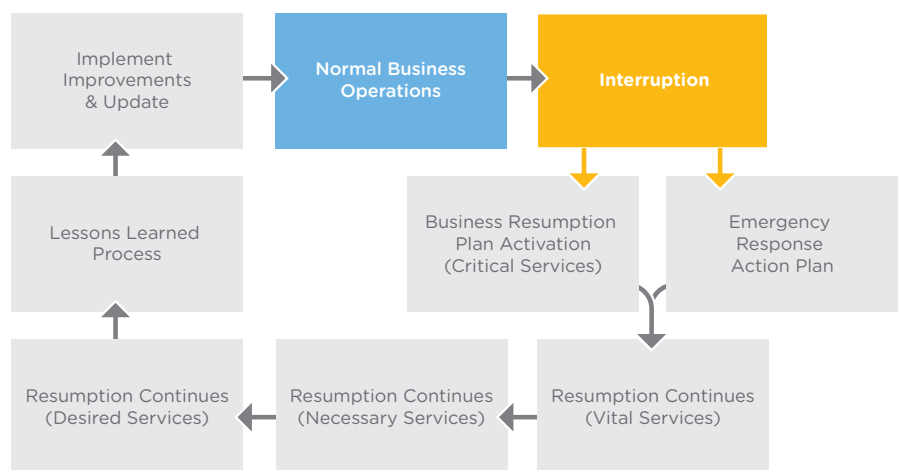
Principles

There are several core principles of a Business Recovery Plan:

- Essential services must be clearly defined
- Senior management must have input and concurrence
- Plans need to be clear and simple to follow
- Plans must be distributed amongst all stakeholders
- Validation and continuous updating must be proactively conducted to keep the plan viable

Business Continuity Cycle

The Business Continuity Cycle chart demonstrates how the process of recovering from a disaster occurs.



* Please note that the Emergency Response Plan component only deals with a response from a business-operations-standpoint and doesn't take into account the health and safety of your employees, especially as related to evacuation, rescue, first aid and the life-saving requirements of a complete health and safety program.

Step 1: Develop a Business Recovery Plan Policy Statement

A. Create the Policy Statement

The first step in developing a Business Recovery Plan is creating a policy statement. Not only will a policy statement provide clear direction, it reaffirms senior management's commitment to ensuring the Business Recovery Plan is successfully completed.

A Business Recovery Plan Policy Statement should include the following:

- A description of the goals within the organization
- Why the Business Recovery Plan is being developed
- Reinforcement of the role of the Business Recovery Plan in ensuring the continuation of essential services
- General expectations of departments
- Outline of future activities

A sample Business Recovery Plan Policy Statement is included on the following page for your reference.

B. Communicate the Policy

Once the Business Recovery Plan policy is created it needs to be communicated throughout your organization. Success and reliability of the plan depends on everyone being aware of the plan's existence, understanding it and fully participating in it.

Raising awareness achieves and supports numerous overall planning objectives, including:

- Gaining consensus
- Obtaining support for future planning initiatives
- Acquiring knowledge of specific resumption issues that may exist amongst departments
- Identifying gaps in current planning or capabilities
- Assisting in establishing priorities
- Reinforcing organizational awareness of and promoting the concept of buying into the Business Recovery Plan development
- Reinforcing the commitment of senior management to the Business Recovery Plan

STEP 1 - KEY ITEMS

- ☐ Develop a Business Recovery Plan Policy
- ☐ Communicate and Promote the Policy



Business Recovery Plan Policy Statement

Our organization is committed to providing excellence in services to our clients and customers. We recognize that there are a number of factors that may impede our ability to provide these services and that could cause a sudden, temporary disruption in business. We also understand that actions must be taken to help preserve our ability to operate under difficult circumstances.

Therefore, our organization is undertaking as part of its risk management strategy, the development of a Business Recovery Plan to ensure continuity of services and the ongoing success of this organization.

Each department of our organization has provided input and understands their responsibilities in supporting the Business Recovery Plan. Training of all new employees is mandatory and annual testing, exercises and validation will ensure the success of the plan.

President

Date

Step 2: Create The Business Recovery Team (BRT)

Your Business Recovery Team will have several functions depending on the size of your organization and any legislated requirements. Their primary responsibility is to ensure that delivery of essential services will resume as soon as possible in the event of a disruption.

A. Business Recovery Team Core Responsibilities

The Business Recovery Team has two main responsibilities:

- Designing, writing, organizing, exercising and validating the Business Recovery Plan
- Implementation and activation of the Business Recovery Plan

These main responsibilities can be further broken down to include, but are not limited to, the following areas:

- Constructing an Emergency Response Plan, Business Continuity Plan & Business Resumption Plan
- Developing, implementing, and maintaining comprehensive guides and templates
- Assisting departments in identifying their needs
- Assisting departments with development, testing, assessment and validation
- Reviewing and assisting in the finalization of plans
- Ensure the continuous improvement and accuracy of completed plans through validation and exercising or practice drills

Depending on the size and complexity of your organization you may have more than one team to fill these responsibilities.

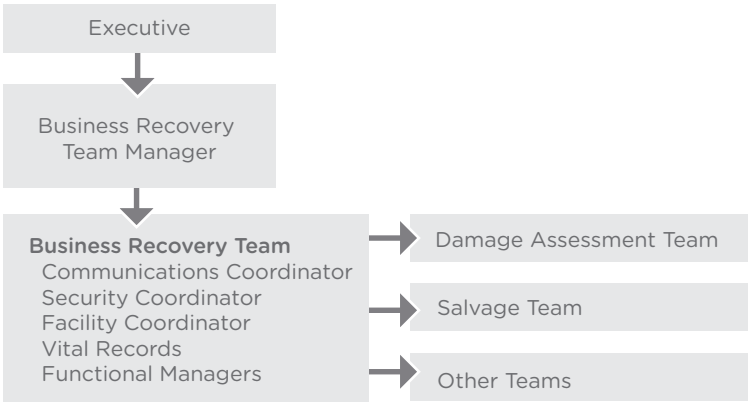
B. Organization of your Business Recovery Team

Your Business Recovery Team must include stakeholders and departments who are critical in ensuring that the operational dynamics of the organization are represented and recorded. The Business Recovery Team(s) reports to the Business Recovery Team Manager.

The size, complexity and geographic location of facilities, employees and services will determine how your Business Recovery Team is organized. The organization of your Business Recovery Team will depend highly on your operations including, locations, size, number of employees, etc.

This organization works well when you have a single location or your operations are small and the number of employees is relatively low. If your locations are dispersed or operations are complex with great numbers of employees you may choose to add a layer of reporting, perhaps a Business Recovery Team Manager per location or per segregated operation to better manage the team functions.

Sample organizational chart of a Business Recovery Team:



C. Key Positions of the Business Recovery Team

1) Business Recovery Team Manager

The appointment is made by the executive with the prime function to establish the Business Recovery Plan and manage the team. The manager appoints all members of the Business Recovery Team and liaises with the executive.

During a disruption the Business Recovery Team Manager manages the Recovery Operations Centre and liaises with the executive on resumption of activities.

Depending on the size of your organization, the team manager will have further duties once the plan is complete including:

- Maintaining the plan
- Activating the plan
- Initial response, etc.

2) Communications Coordinator

The primary responsibility of the Communications Coordinator is to provide information to all stakeholders affected by the business disruption – customers, suppliers, the news media, members of the public, government and more.

Organizations need to have an effective communication plan to keep their stakeholders informed of the expected return-to-normal operations timeline and maintain a high reputation in the community.

Some key responsibilities include:

- Maintain communication lines and provide reports on return-to-normal progress
- Prepare crisis communications in advance
- Train spokespeople in advance

3) Security Coordinator

In the planning phase this position:

- Sources security resources and expertise
- Develops security plans

Once the Business Recovery Plan has been activated the Security Coordinator's primary function is to secure existing and alternate sites.

4) Infrastructure and Facilities Coordinator

The primary function of this position is to coordinate alternate facilities taking into account physical needs, communication, security (liaise with the security coordinator); vital records storage and the needs of employees.

5) Vital Records Coordinator

Retrieving vital records is critically important in the recovery of your business. The Vital Records Coordinator works with all functional areas of your organization to gain an understanding of how the loss of vital records will impact the operations of your organization. The Vital Records Coordinator identifies, categorizes and prioritizes all vital records and incorporates them into a Vital Records Policy (see the Business Continuity Plan section, part B within Step 4: Create the Business Recovery Plan). After a disruption, the Vital Records Coordinator transfers records to alternate sites and ensures the vital records policy is carried out.

6) Damage Assessment Coordinator and Salvage Team

These positions evaluate the situation after a disruption and report to the Recovery Operations Centre. They perform salvage operations as instructed by the Business Recovery Team Manager.

7) Functional Areas or Departments

Each functional area or department of your organization needs to conduct a Business Review of its operations and services. Each functional manager liaises with the Business Recovery Team to establish priority of services and coordinate the Emergency Response Plan, Business Continuity Plan and Business Resumption Plan. All functional areas should be involved and include but are not limited to:

- Management
- Warehousing
- Production
- Transportation
- Employees
- Payroll
- Customer Service
- Public Relations
- Administration
- Finance
- Shipping/Receiving
- Computer Systems/Information Technology

D. Business Recovery Plan Job Description Form

Using a Business Recovery Plan Job Description form to summarize the responsibilities and activities of each position can be extremely beneficial. It lists all the information and resources that will be required to undertake the activities above in a timely manner. A sample form is included for your reference at the end of this section.

STEP 2 - KEY ITEMS

- ☐ Create the Business Recovery Team
- ☐ Create the organization chart for the Business Recovery Team
- ☐ Create a job description for each team member

Business Recovery Plan Job Description

Position:

Primary: _____ Phone: _____

Alternate: _____ Phone: _____

Responsibilities:

- 1. _____
- 2. _____
- 3. _____
- 4. _____

Activities:

- 1. _____
- 2. _____
- 3. _____
- 4. _____

Step 3: Business Analysis for Continuity Planning

Once the policy statement has been developed and communicated to employees and the Business Recovery Team is in place, the next step is to analyze every aspect of your business to determine which disasters your business faces and the impact each disaster would have. After completing a Hazard Assessment, Business Review and a Business Impact Analysis you will have a good idea of the risks that your business faces and vulnerability to allow you to identify continuity strategies.

A. Hazard Assessment Form

Identifying the most probable threats to an organization and analyzing the related vulnerabilities is important. A Hazard Assessment includes evaluating existing physical and environmental security and controls, as well as assessing their adequacy relative to the potential threats.

The Business Recovery Plan will generally operate regardless of the type of peril that your organization experiences as it deals with the loss of facilities, services, functions, etc., without regard to what caused the outage. However, a Hazard Assessment will help your organization identify vulnerabilities to certain hazards to help prevent an outage as well as assist your organization in the recovery as each hazard will have unique requirements to enable business resumption.

As identifying hazards can be a complex and demanding process, you are encouraged to use the Hazard Assessment Form, included at the end of this section, to identify what hazards represent the greatest threat to your business. Each section of the form is explained below.

1) Hazards

The first step is to identify the hazards that your business faces.

Categories of hazards include:

- Natural
- Technical
- Human
- Operational
- Regulatory

2) Probability

This is an estimate that doesn't need to be researched. Using best guesses of past experiences or loss records, you can estimate the probability of the hazard leading to a loss. Use five for high probability and one for low probability.

3) Impact

It is important to analyze the impact to safety, including death or injury, the impact to property damage including the cost to repair and to replace property, and the impact to the business operations taking into account interruption of the business, critical services, cut-off from customers and employees. The ranking is five for a high impact, one for low impact.

4) Resources

You will also need to assess your resources' ability to respond to a disaster – both internal and external resources. External resources include public services such as fire departments, disaster departments, military, etc. Rank five for weak resources, one for strong resources.

5) Total

The total is the sum of the probability, impact and resources. The higher the number in the list the higher priority the hazard will necessitate. Each hazard's score can be analyzed for severity and individual action should be taken for hazards that are poorly managed. The totals, meanwhile, should be used for comparing hazards against one another to determine where your priorities lie.

6) Hazard Mitigation

Hazard Mitigation represents your first opportunity to identify strategies to deal with the listed hazards. After the Business Impact Analysis and the Hazard Assessment are complete you will need to derive strategies to cope with the outage. Listing initial thoughts of hazard mitigation here will help finalize your recovery strategies. Examples include:

- Acceptance (some hazard risk will need to be accepted and responded to once the peril occurs)
- Redundancy (duplicate a process / property to be held in case the primary one is out of service)
- Segregation (keeping the process / property away from primary processes / property to avoid the same loss)
- Alternates (facilities, equipment, locations, etc.) arranged prior to the loss
- Mutual aid

The Hazard Assessment exercise demonstrates where your efforts should be emphasized. It will identify where your greatest risk of loss lies and leads you on the path to address the hazards by reducing or eliminating the risk.

B. Business Review Questionnaire

To begin the business review, the Business Recovery Team, along with select members of each business unit who have a detailed knowledge of the services performed by the business unit, will conduct a business review and a Business Impact Analysis.

1) Initial Prioritization of Departmental Services

Use the Departmental Services Summary, included at the end of this section, to list and tentatively prioritize each departmental service.

2) Business Review Questionnaire

A disruption may take place as a result of any number of incidents; therefore, the Business Review Questionnaire, included at the end of this section, will assist the Business Recovery Team in determining the vital resources required to provide a service. This tool will help determine which services should have priority, which services will be the most difficult to resume, the minimum resources required to resume a service, and an indication of the timeline in which it should be accomplished.

C. Business Impact Analysis

The Business Impact Analysis is a crucial process of business recovery. A well-executed Business Impact Analysis can make the difference between a comprehensive and successful Business Recovery Plan, and an ordinary one.

The purpose of the Business Impact Analysis process is to clearly identify, classify and prioritize business services as "critical", "vital", "necessary" or "desired". Different services will exist at all levels of an organization and because sufficient resources may not exist to restore all services within a category, this detailed prioritization will pre-determine the limited services a department may be capable of restoring.

1) Categorizing Services

Once the Departmental Services Summary and the Business Review Questionnaire are complete, a Business Impact Analysis is conducted to determine the priority of re-establishment of functions and the minimum requirements of each. To assist you during this process it will be helpful to categorize the various functions as critical, vital, necessary, or desired.

Critical: Reserved for services that must be provided immediately or will definitely result in the loss of life, infrastructure destruction, loss of confidence in the company, or significant loss of revenue. These services normally require resumption within 24 hours of interruption.

Vital: Applies to services that must be provided within 72 hours or will likely result in loss of life, infrastructure destruction, loss of confidence in the company, and significant loss of revenue or disproportionate recovery costs.

Necessary: Those services that must resume within two weeks, or could result in considerable loss, further destruction or disproportionate recovery costs.

Desired: Those services that could be delayed for two weeks or longer, but are required in order to return to normal operating conditions and alleviate further disruption or disturbance to normal conditions.

2) Factors Affecting Categorization

Depending on the circumstances, your business can be impacted in many different ways. Understanding the degree of impact a disruption will have on your overall organization can help you assign a category to each service and/or function.

The following represents the potential overall organizational impact as a result of the interruption of essential services. These impacts may be used to assist in classifying services:

- Loss of life
- Disruption of service to clients
- Significant damage to or total loss of infrastructure
- Significant loss of revenue
- Significant loss of funds
- Disproportionate recovery costs
- Loss of public confidence
- Loss of vital records
- Loss of expertise
- Disruption of obligations to employees

3) Prioritization

Once the services are categorized, they should be prioritized within each category to establish the order in which they must be restored and the maximum time needed for restorations. The services should then be listed according to category using the Departmental Services Summary. The completed versions of these sheets will be added to the completed Business Recovery Plan document.

A study of the worksheets will determine any duplication of resource requirements and assist the Business Recovery Team in reducing waste in the resumption process. In effect, the review of the worksheets will assist in prioritizing and assigning scarce resources.

The following factors may be used to assist in prioritizing services within a category. Please note that these factors are not exhaustive:

- Immediate external obligations
- Immediate internal obligations
- Communication demands
(responsibilities of key employees)
- Dependencies by or on other departments,
service providers or agencies
- Contractual obligations and liabilities
- Length of time each of the services remains disrupted
- Access to essential information
- Minimum staffing required to provide the service
(Who? How many? When? Where?)

4) Prioritized Services Summary

In order to finalize the categorization and prioritization of services, the team needs to first identify the concerns at all levels with respect to the resumption of services, in the event of a disruption. We have included a Prioritized Services Summary at the end of this section to assist in this task.

Re-using the Departmental Services Summary can be an effective tool to capture the data and help you categorize and prioritize the services that will need to be recovered following a disaster. In the Prioritized Services Summary, the category for each service is included and a top-down priority is created.

5) Business Impact Analysis Summary

The Business Impact Analysis is used to confirm the order in which essential services should be restored as well as to determine which services could be abandoned, ignored or temporarily shut down while essential services are the focus. The analysis also captures the resources required to continue each service or to resume each service.

For each service in the Departmental Services Summary, use the Business Impact Analysis included at the end of this section, to determine the resources needs for each service. Using the Business Impact Analysis may lead you to change the categorization of services and may highlight gaps in continuation strategies.

To perform the Business Impact Analysis, the Business Recovery Team—with the assistance of select members of each business unit who have a detailed knowledge of the services performed by the business unit—will identify and classify the services of each business unit.

D. Identify Continuity Activities

Now that you have identified your hazards, identified your key operations and prioritized them, you need to take action. You can accept the risk and do nothing about it, relying on getting up and running as soon as possible with the same equipment, operation, facility, or, you can take measures for alternate processes.

In order to identify continuity activities, the Business Continuity Planning Team must first understand the administrative actions required to restore critical services. Considerations for continuity/recovery activities include:

- The lead department, including individuals, assigned to the activity
- The various internal and external resource requirements
- The time needed to acquire and initiate a specific activity
- The cost of all necessary resources
- Any deficiencies in resources, time, staffing/workforce considerations

The following strategies highlight what other companies have used in planning their continuity/recovery activities.

Alternate Facility

An alternate facility is an excellent option to continue your operations in the event of a disaster. Can you arrange to rent a location to set up temporary operations for a short time frame? Considerations include:

- The size of the facility
- Equipment requirements
- Access to and from the new facility
- Distance for employees to travel Cost

It is best to arrange an agreement for renting a temporary location in advance. If a disaster is wide ranging, other businesses can be looking for temporary facilities at the same time causing an availability problem.

Alternate Vendors

Do you rely on a single or multiple vendors for products or services? A disaster may mean that your vendor is no longer available or willing to deliver goods or services to you, which in itself can affect the viability of your business. How are you planning to handle this possibility?

Mutual Aid Agreement

Banding together with other businesses to assist each other if a disaster strikes is a great way to ensure you have alternate facilities/processes available should the need arise.

Alternate Equipment

Do you have specialized or expensive equipment? Equipment can be damaged in a disaster or rendered useless if you can't move it to a temporary location. Consider the possibility of renting alternate equipment or exchanging an automated process with a manual process. Can smaller equipment be stored off-site to avoid any loss?

Temporary Employees

In addition to a succession plan any alternate strategies related to facilities and equipment may need more employees or employees with specialized knowledge. Arrangements need to be made to accommodate any of these needs. Are temporary agencies available to fill your need? Can general "help wanted" ads provide the employees required? These questions need to be taken into consideration.

Work from Home

Some functions of your business may be able to continue remotely. Sales people, some support functions, or any other type of operation that doesn't require regular face-to-face interaction may be accomplished remotely. Employees can tele-commute or work from home. Communication lines will be essential in these cases. You may need to provide key employees with software to access corporate systems remotely.

Outsourcing

Both equipment and operations can possibly be outsourced to specialized companies that can fulfill your needs seamlessly.

Mobile Operations

Some of your operations may be able to function at the customer's site rather than your location. Consider creating a mobile operation for sites affected by a disaster.

STEP 3 - KEY ITEMS

- ☐ Conduct a Hazard Assessment
- ☐ Conduct a Business Review
- ☐ Conduct the Business Impact Analysis
- ☐ Identify Continuity Strategies

Hazard	Probability	Impact			Resources		Total	Hazard Mitigation
	1 - Low 5 - High	Safety Threat	Property Threat	Business Threat	Internal	External		
		1 - Low Impact 5 - High Impact			1 - Weak 5 - Strong			
a) Natural								
• Flood								
• Hail								
• Severe Thunderstorm								
• Blizzard								
• Wildfire								
• Tornado								
• Pandemic								
b) Technical								
• Power Outage								
• Computer Outage								
• Telephone Outage								
• Heating/Cooling Outage								
• Water/Sewage Outage								
c) Human								
• Loss of Key Employee								
• Illness of Key Employee								
• Misconduct								
• Labour Dispute								
d) Operational								
• Fire - Internal								
• Plumbing Failure								
• Smoke								
• Equipment Failure								
e) Regulatory								
• Prohibited Access to Building(s)								

Key Contacts

Type:

☐ Accountant

☐ Bank

☐ Billing/Invoicing Service

☐ Benefits Administration

☐ Building Manager

☐ Building Owner

☐ Building Security

☐ Creditor

☐ Electric Company

☐ Emergency Management Agency

☐ Fire Department

☐ Heat/Gas Company

☐ Hazardous Materials

☐ Hospital

☐ Insurance Agent

☐ Insurance Company (Claims Reporting)

☐ Key Customer/Client

☐ Local Newspaper

☐ Local Radio Station

☐ Local TV Station

☐ Mental Health / Social Service Agency

☐ Payroll Processing

☐ Police Department (Non-Emergency)

☐ Public Works Dept.

☐ Small Business Admin.

☐ Office

☐ Telephone Company

☐ Other: _____

Name:

(of business/service)

Account Number:

(if relevant)

Materials/Services:

•

•

•

•

Street Address:City, Province:Postal Code:Company Phone:Website:Primary Contact:Title:Phone:Cell:Fax:Email:Alternate Contact:Title:Phone:Cell:Fax:Email:Recovery Notes:

1. Department Name: _____

2. Department Location: _____

3. Services Provided: • • •

 • • •

4. Minimum Standards:
 Either by Department or by Service, you will have minimum standards in place for internal or external customers.
 As outlined at the end of this Business Review Questionnaire, your minimum standards of service will affect numerous
 resource requirements. Use this section here to document your minimum service standards:

Service: _____

Minimum Standards: _____

5. What is the average daily service volume in terms of public served, data processed, and transactions?

6. Does your office have peak times or other time critical issues? If so, what service, what times and how much traffic?

7. What are the key services that you provide within your area of responsibility?
What would the impact be if these services were not provided?

8. What external agencies do you rely on for information, services, or resources to carry out your responsibilities?

9. Are there services that you can continue to provide manually and how long could you provide each service without system support?

10. Would a disruption to any of your services result in legal liability?

11. Do your services relate in any way to company revenue? If so, describe.

12. Would the disruption of any of your services cost you more than one day to complete a disrupted day of work?

13. In your opinion, what services would result in the quickest loss of public confidence in the company?

14. How long could each of your services be disrupted without serious consequence?

15. Are there resources (vital records or equipment) without which you could not provide services?
Are your vital records or equipment appropriately protected to avoid damage or destruction in the event of an incident?
Do duplicates exist off site?

16. Are there transportation concerns that would preclude you or your staff from getting to your alternate business site?

17. Does anyone rely on information from your office in order to provide service?
Is there a contingency in your plan, their plan or both to ensure that your information will reach other departments or external agencies?

Minimum Standards

As part of the analysis process a short statement describing the minimum standard for the Service will assist in determining the following details for each specific service:

- Minimum infrastructure requirements (buildings / offices)
- Minimum communication equipment requirements
- Minimum office support equipment requirements (furniture, computer hardware, software, networks, databases)
- Minimum information and research material
- Staffing requirements (identify specific individuals required to fulfill the Critical and Vital components of each specific service only)
- Minimum transportation requirements (if any)
- Any other requirements necessary to resume the service

Prioritized Services Summary

	Department & Branch	Category	Priority	Service	Brief Substantiation Statement
1		Critical	1		
2			2		
3			3		
4			4		
5			5		
		Vital	1		
7			2		
8			3		
9			4		
			5		
11		Necessary	1		
12			2		
13			3		
14			4		
15			5		
		Desired	1		
17			2		
18			3		
19			4		
20			5		

Business Impact Analysis

Department Name:

Department Location:

Services & Functions:

•	•	•	•
•	•	•	•

For each function listed above, fill in this form:

Category: ☐ Critical ☐ Vital ☐ Necessary ☐ Desired

Categorize the business impact for each timeframe. Outage is continuous and occurs at peak business activity:

Time Frame	Catastrophic	Moderate	Minor	Comments
1 Hour				
8 Hours				
48 Hours				
72 Hours				
1 Week				
1 Month				
3 Months				
6 Months				
9 Months				
>1 Year				

Human Resources / Staffing Requirements

Name	Position	Phone	Remote Access?	Email	Essential Skill

Infrastructure and Resource Requirements

Item	Detail
Offices	
Furniture	
Communications	
IT	
Other	

Vital Records

Backups		
Paper		
Electronic		
IT		
Other		

General Comments:

Step 4: Create The Business Recovery Plan

Once the Business Recovery team has gathered all of the necessary information, they are ready to develop the actual Business Recovery Plan.

There are three components to a Business Recovery Plan:

- The Emergency Response Plan
- The Business Continuity Plan
- The Business Resumption Plan

A. Emergency Response Plan

An Emergency Response Plan refers to the measures taken to immediately respond to a disaster to mitigate personal injury, financial and reputational damage and assist in the return to normal business operations as soon as possible.

An incident or disaster causes immediate confusion and perhaps even panic. Once the peril is under control the quicker steps are taken to mitigate damage, organize workers and communicate throughout your organization the better your chances are of surviving the disaster. A well-created Emergency Response Plan will ensure all of your employees have clear instructions on immediate actions. Without these clear instructions, the havoc of a disaster will cause confusion and unproductive actions.

The Emergency Response Plan involves developing the procedures and processes to activate the Business Recovery Plan, brief the team members, team succession and communication to the general public.

1) Activation

Serious consideration must be given before activation of the Business Recovery Plan. You will need to weigh the inherent risks of delaying activation versus the costs of an impulsive activation before making the activation decision.

The first few steps in the activation of the Business Recovery Plan are often the most important as they set the tone for the Business Recovery Team for the duration of the interruption. Therefore these steps must be clear and simple in order to facilitate an organized response in any situation. The Business Recovery Team must remember that a crisis may take place during working or off-hours and consequently it is imperative to consider factors such as the identification of a suitable convening location and modes of transportation to that location. For example, will the initial gathering site ultimately become the Recovery Operations Centre?

Those individuals activated require the necessary information to ensure they can effectively commence with their initial duties. As a minimum, activated persons should be provided with the following information:

- Confirmation of incident
- Whether the activation is real or an exercise (practice drill)
- Where the activated persons are to meet
- When the activated persons are to meet
- Their responsibility to inform others

2) Team Briefing

Initial Briefing

As soon as there is potential for the Business Recovery Plan to be activated, the entire Business Recovery Team should be briefed, regardless of the perceived knowledge of the current situation. The telephone is often the first consideration; however, in the event of a crisis, office phones may no longer exist and cellular systems may be overwhelmed with emergency response communications. Managers can ensure redundancy by pre-selecting, in priority, two or three potential assembly sites.

Assembly Briefing

Once assembled, the Business Recovery Team should be informed of the following:

- A summary of the incident
- The potential for activation and any guidance provided to the Business Recovery Team Manager by the Executive to that point
- The location of the Recovery Operations Centre
- Who should be informed of service disruption
- The identification of tasks to be completed or sub-teams/specialist teams that need to be formed prior to the next meeting such as: damage assessment team, communications support, salvage team, accommodation tasks, Recovery Operations Centre set-up
- Information requirements

Providing this information will ensure that the Business Recovery Team has received consistent information enabling it to respond effectively. The extent of the detailed information and tasks delegated to the team will be reflected in the team's success in carrying out Business Recovery Plan. If a decision to activate the Business Recovery Plan has yet to be taken, the Business Recovery Team may be limited to gathering information and determining a Recovery Operations Centre location in the event that the Business Recovery Plan is activated.

Succession Plan

In a disaster situation it is possible that one or more key people on your Disaster Recovery Team may be unable to perform their duties.

When key employees or leaders are not available, the cohesion and effectiveness of decisions can be significantly affected, particularly if a loss of life has occurred.

Therefore, generating lists of primary and alternate decision makers is key to the activation process. All decision-makers must be knowledgeable with regard to the policy that outlines the activation plan. This includes the criteria for initiating, as well as their responsibilities for activation and implementation of the Business Recovery Plan.

Communications Plan

A Communications Plan within a Business Recovery Plan refers to relaying information to the public as well as internal and external reporting of information related to recovery activities. An organization may wish to retain the services of a professional communications agency for advice, guidance and implementation of the communications plan, similar to the advice you would seek from other professionals such as lawyers, accountants and more. In general, key communications factors to consider, include:

- Restrictions, if any, on communications due to organizational factors such as:
- Insider trading
- Consultations with key stakeholder, e.g. closely affiliated entities
- Date and time of the first public information release
- Activation of a prioritization list

The completed Business Recovery Plan should be communicated to all staff.

You can use many options to distribute the plan, including:

- Staff briefings
- Newsletters/Internal websites/emails
- Training sessions

Regardless of the distribution method, it is recommended that this activity be incorporated into the overall training plan.

New employees need to have orientation regarding the plan and involvement in it. All employees need reminders of the program and should be included in annual training exercises.

See Step 5: Sustaining your Business Recovery Plan.

Internal Coordination

Disruptions in any single department rarely affect only one that department. Services of one department frequently depend on the service of another and a disruption of one service can have dramatic impact on others. Communication within departments is imperative. Alternate communication systems should be arranged should telephone tree or other 'normal' communication systems be out of service. Arrangements should be pre-determined and contained within the plan. Exercising these arrangements can be extremely beneficial and an excellent start in a progressive validation program.

External Coordination

Dependency on external service providers may become an important factor for some departments based on their current dependencies. Again, alternate arrangements must be considered in advance. For example, communication will be essential and if phone and internet / email services are not available, courier or other remote access liaison may be necessary. Exercising these contingencies can be relatively simple and extremely beneficial to both parties.

3) Communication Forms

We have provided a number of forms to assist you in your communication efforts, at the end of this section.

Employee Contact Listing

Internal communication during the initial stages of the Emergency Response Plan is critical in order to organize employees and mitigate any damage. Being able to communicate and direct employees is only possible if you have a contact listing. Use the Employee Contact Listing form, included at the end of this section, as a master listing of employees' information so that each employee can be contacted in the event of a disaster. It can also be convenient to assign an order in which to call all employees. Assign a Call Order number for each employee, perhaps even designing a 'phone tree' whereby each person only contacts a few employees who in turn are assigned to phone other employees.

Maintain an up-to-date copy of contact information for each employee in an accessible and secure location. Keep an up-to-date copy of this form at an alternate secure site.

Supplier/Vendor Listing

Use the Supplier / Vendor Listing form, included at the end of this section, as a master listing of your current suppliers and ones you could use as an alternate choice. A disaster need not be limited to property damage; it could be a disruption in supply chains both in and out of your business. Keep an up-to-date copy of this form at an alternate secure site.

Key Contacts

Use the Key Contacts form, included at the end of this section, to list the key contacts for your business. Key contacts are those that you rely on for administration of your business. Your key customers are also key contacts. If you have a large customer base, it is prudent to have an electronic database of contact information. Some large customers can be recorded using this form for convenience.

Key Equipment/Machinery/Vehicles

Use the Key Equipment / Machinery / Vehicles form, included at the end of this section, as a master listing of all equipment, machinery and vehicles. Photographs, copies of original invoices and manuals can also be kept with this summary for purposes of insurance, or replacement.

Some equipment may be movable in the event of a disaster that strikes after adequate warning, such as hurricanes. You should make note of this when conducting the Hazard Assessment.

B. Business Continuity Plan

The goal of a Business Continuity Plan is to ensure that essential services remain operational during any type of outage. Some of your operations may be required to operate no matter what type of outage occurs, the core of your survival rests on this service continuing. Your Business Continuity Plan will develop strategies to ensure that the critical operations do continue without interruption to ensure the survival of your business.

In addition to the summary worksheets completed during the Business Analysis step, a Vital Records Policy and a Vital Records Summary also need to be included when developing your Business Continuity Plan.

1) Vital Records Policy – management of information

The Vital Records Policy details guidelines for the management of information. Prioritizing information and data will ensure important records are available immediately following an outage. It is recommended that the Vital Records Policy mirror the needs of an organization's Critical and Vital Services. For example, any vital record must also support a critical or vital service. Records that do not support critical or vital services should be questioned as to whether they have value with respect to the Emergency Response or Business Continuity Plan.

Some general considerations:

- Vital records and backups should be separated from other data to ensure a quick and easy retrieval process
- Vital record backups should be stored at alternate locations
- Access to vital records should be available 24 hours a day
- Lists of who may access and retrieve vital records should exist in multiple copies and locations. The Vital Records Coordinator should manage these lists
- All applicable employees should know their individual responsibilities with respect to the identification, review, storage and retrieval of vital records

An essential element of the Vital Records plan includes a continuous review process to ensure records remain up-to-date and the information contained in them remains accessible and does not go missing from essential files.

2) Vital Records Summary Sheet

The Vital Records Summary sheet, included at the end of this section, is completed by the Vital Records Coordinator in order to identify, summarize, and prioritize all vital records required for resumption of Essential Services. This document will also form part of the Business Recovery Plan, as it will be used during the resumption process.

3) Security

The Business Recovery Team along with the Security Coordinator need to immediately implement the security policies and procedures. Both existing facilities and alternate facilities need to be included in the security plan.

4) Alternate Site

In order to continue operations it may be necessary to obtain an alternate site. An alternate site needs to be evaluated at all levels of your organization. Pre-identifying alternate sites should take into account size requirements, communications, access and any employee requirements.

For organizations that aren't able to pre-secure alternate sites, the Business Recovery Plan should at minimum specify the physical requirements of such alternate site(s).

5) Cost / Benefit

A cost / benefit analysis needs to be conducted with respect to any continuation strategies. Whether it is alternate sites, outsourcing or any other continuation strategy, the cost versus the benefit needs to be evaluated

C. Business Resumption Plan

Not all of your operations will be required to run uninterrupted during a disaster. Some operations can withstand an outage while you focus on recovering your essential operations. Eventually you need to resume pre-disaster operations. A Business Resumption Plan enables you to plan the full resumption of operations. The Business Resumption Plan will assist by identifying the activities and resources needed to restore facilities, equipment and employees to pre-disaster status.

Considerations in determining resumption activities include:

- The various department and branch requirements
- The lead employee responsible for the service identifying internal resource requirements identifying external resource requirements
- The time needed to acquire and initiate a specific activity
- The cost of all necessary resources
- Deficiencies in resources, time, employees, etc.

1) Business Resumption Activities Summary

Using the Business Resumption Activities Summary, included at the end of this section, list resumption activities based on their importance to the restoration of Essential Services.

2) Implementation Considerations

Availability of Employees

After a disaster, your employees may not be available to return to work. They may be personally affected by the disaster or they may choose to work elsewhere instead of dealing with the aftermath at your business. Employees may refuse to work at a different location especially if it means travel would be burdensome. You also may have to designate some employees as non-essential and conduct layoffs. Checking employment legislation is mandatory to ensure you follow all laws.

Depending on the type of disaster or interruption, your employees may have an emotional reaction to the event. Any duress will cause differing reactions for each person. Management needs to be aware of this and prepare for it. The best way to prepare for adverse emotional reactions is to conduct effective Business Recovery Plan exercises as discussed in Step 5: Sustaining your Business Recovery Plan. Personal Assistance programs are another way to help your employees deal with the emotional stress of a disaster.

Employee Assistance Programs

To help employees deal with the emotional stress of a disaster, professional assistance for both the employee and his / her family can be offered.

Assistance could include the following:

- Awareness programs
- Telephone hotlines and information updates
- Counseling tailored to the nature and impact of the incident

Employee assistance programs have a direct impact on the long-term bonds that develop between employees and employers.

Damage Assessment and Salvage Activities

Employee issues are important determinants for damage and salvage activities. They include:

- Are these teams available? Missing employees may force you to use outside assistance
- Training and properly equipping these teams is essential
- Ensure teams know exactly what they are to assess and recover

INFORMATION TECHNOLOGY DISASTER RECOVERY

Information Technology (I.T.) is an integral part of almost all businesses. As such, measures need to be taken to preserve the data in your system as well as measures to immediately recover from a disaster. Recovery measures will vary depending on your business.

1) I.T. Loss Prevention

There are many things that your business should do to prevent the loss of critical electronic data. Here is a short list of actions you can take:

Backups

Backup your data on a regular basis. Whether it is daily, weekly, monthly or quarterly – the more frequent the better. Backup your software including any updates or patches installed. Registering your software with OEM (Original Equipment Manufacturer) is recommended – they typically will provide replacement free of charge. One cautionary note about backups: they don't last forever. Media has a shelf life and thus backups of backups might be required if you need historical data.

Offsite Storage

There is no use making backups and then storing the backup right next to the original data/software. Storing the backup at a separate location that is unaffected by the same peril as the original is ideal. Do you have multiple locations where the data can be stored? Can you take the data home? Any location other than the primary location will work as long as security of the data is maintained.

Testing

When disasters occur, they will frequently impact, if not destroy, your hardware. Will your data and software work on any new hardware? Should you upgrade your data and software or do you ensure that older hardware is available for replacement? These answers lie within your business models.

Other Loss Prevention

The best of all loss prevention practices are engineering controls that make a loss physically impossible. Surge protection is such a control. Protecting both your data and your hardware from power surges is easy through surge protection. This type of loss prevention will certainly avoid numerous potential disasters affecting the information systems alone. At some point paper copies of data become an easy option for data integrity. Client lists, tax returns, sales receipts, etc. are such items that can go on paper and, when appropriate, can be destroyed.

2) I. T. Recovery

When a system is destroyed or data is lost what is the quickest way to recover? Your business and any loss prevention measures taken will determine your recovery actions. For smaller businesses it could mean purchasing a new hardware system and re-installing software and recovering data. For larger businesses it can mean tendering for a new hardware and software system.

STEP 4 - KEY ITEMS

- ☐ Create an Emergency Response Plan
- ☐ Create a Business Continuity Plan
- ☐ Create a Business Resumption Plan

Employee Contact Listing

Name:

Position:

Key Responsibilities:

•

•

•

•

Home Address:

City, Province:

Postal Code:

Home Phone:

Cell:

Office Phone:

Fax:

Home Email:

Work Email:

Emergency Contact:

Title:

Relationship:

Phone:

Cell:

Fax:

Email:

Notes:

Call Order:

Certifications:

☐ First Aid

☐ CPR

☐ Emergency Medical

☐ Technician (EMT)

☐ Ham Radio

☐ Special Licenses

☐ Other:

Supplier/Vendor Information

Current Status: ☐ Current ☐ Backup

Name:
(of business/service)

Account Number:
(if relevant)

Materials/Services:

Street Address:

City, Province: Postal Code:

Company Phone: Website:

Primary Contact: Title:

Phone: Cell:

Fax: Email:

Alternate Contact: Title:

Phone: Cell:

Fax: Email:

Recovery Notes:

Key Contacts

Type:

☐ Accountant

☐ Bank

☐ Billing/Invoicing Service

☐ Benefits Administration

☐ Building Manager

☐ Building Owner

☐ Building Security

☐ Creditor

☐ Electric Company

☐ Emergency Management Agency

☐ Fire Department

☐ Heat/Gas Company

☐ Hazardous Materials

☐ Hospital

☐ Insurance Agent

☐ Insurance Company (Claims Reporting)

☐ Key Customer/Client

☐ Local Newspaper

☐ Local Radio Station

☐ Local TV Station

☐ Mental Health / Social Service Agency

☐ Payroll Processing

☐ Police Department (Non-Emergency)

☐ Public Works Dept.

☐ Small Business Admin.

☐ Office

☐ Telephone Company

☐ Other: _____

Name:

(of business/service)

Account Number:

(if relevant)

Materials/Services:

•

•

•

•

Street Address:City, Province:Postal Code:Company Phone:Website:Primary Contact:Title:Phone:Cell:Fax:Email:Alternate Contact:Title:Phone:Cell:Fax:Email:Recovery Notes:

Key Equipment / Machinery / Vehicles

Item:	
Model:	
Status:	<input type="checkbox"/> Currently in use <input type="checkbox"/> Will lease/buy for recovery location
Primary Vendor/Supplier:	
Alternate Vendor/Supplier:	
Recovery location for installation:	
Related business function(s):	
Backup available:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Order time for replacement:	
Recovery Notes:	

Vital Record	Format	Record Location	Contact	Backup Location	Service/Business Function Supported by Record

Business Resumption Activities Summary

Deficiencies												
Time to Recover												
External Resources												
Internal Resources												
Specific Requirements												
Dept. & Branch												
Lead Employee												
Service												

Step 5: Sustaining Your Business Recovery Plan

Practicing or exercising the Business Recovery Plan assists in validating the plan and confirms that it works (or needs revisions) and will guide the continued development and implementation of the program.

A. Purpose

Since it is rarely possible to undertake a simulation or practice drill for the whole organization at one time, a staggered program is often required to ensure that all aspects of the Business Recovery Plan and employees have undergone evaluation over a period of time. Practice drills can take various forms, including technical tests, desktop walk-throughs and full live exercises. No matter how well the Business Recovery Plan is designed and thought-out, a series of realistic exercises will identify issues and assumptions that require attention.

B. Advantages of Simulating a Business Recovery Plan

Exercises allow the Business Recovery Team to:

- Practice decision-making and decision approval before an actual recovery scenario occurs
- Minimize confusion when a real recovery scenario occurs
- Learn how to meet recovery time objectives in less time
- Build teamwork
- Reduce costs

Exercising the Business Recovery Plan ensures that the procedures you identify in your Business Recovery Plan will work. Building knowledge of your plan and gaining confidence in it are the most important outcomes of practicing your plan.

C. Exercise Policy

The purpose of the Exercise Policy is to show commitment to ensuring the Business Recovery Plan is valid, efficient and up to date. The Exercise Policy statement provides general information about exercising as well as the methods and schedules of the practice drills.

The Exercise Policy should include:

- Who is responsible for the exercise program
- The types of practice drills that will be conducted
- The schedule of practice drills
- Resources that require expenditures should be summarized

It is important to document all exercises, track improvements and identify learning opportunities.

D. Simulation Exercises Objectives

Exercises should help validate the completeness of the Business Recovery Plan, validate procedures, preparedness to resume essential services, and the time frame to resume normal business operations.

The objectives of the practice drill will vary, depending on the number of facilities, types of services, number of employees and the availability of resources. Objectives should be set so that a determination can be made as to the cost of resumption activities and adjustments can be made to the plan.

Objectives may include determining:

- If the Business Recovery Plan is complete
- If the activation process is effective
- If awareness is sufficient
- If services are categorized correctly as critical, vital, etc.
- If recovery time objectives are realistic
- If alternate sites are available
- If minimum services are achieved
- If restoration timelines are acceptable
- If the Business Impact Analysis is accurate

E. Exercise Types and Scheduling

Choosing the appropriate practice drill ensures that any objectives are met and can help select future exercises.

An exercise can be a simple walk-through, whereby participants are led through a practice drill to gain understanding. This type of exercise can facilitate discussion and better understanding of the Business Recovery Plan by all employees.

Exercises can also be more in-depth, such as in the creation of a simulation. With a simulation, key activities are identified and different scenarios are developed. The key feature of simulations is that even though the same activities occur as if it was a real disaster, no employees or resources are deployed.

A full-scale exercise is intensive. It can impact normal operations by demanding resources and employees. Costs need to be evaluated prior to engaging in a full-scale exercise.

F. Cycle of Business Recovery Simulation Exercises

Initially, consider exercising of the Business Recovery Plan in small parts to make it easier to manage and schedule. Practice drills can be held monthly, quarterly, semi-annually, annually or less frequently depending on the circumstances.

Monthly activities can be simple activities to verify accurate information in the Business Recovery Plan. Simulations are useful to help avoid disrupting operations. Examples include telephone callouts to confirm teams, confirming vendor availability or verifying equipment inventory and availability.

Quarterly activities are more detailed and should be used to verify that command and control functions are adequate. Again simulations can be effective tools to help avoid affecting operations. Examples are call forwarding of telephones for essential employees, calling vendors to confirm availability, confirm availability of critical and vital resources.

Semi-annual exercises test the relationships between business units with recovery in mind. Simulations are mostly used but some disruption of operations or movement of employees can still occur. Examples include dispatching of the Business Recovery Team to the Emergency Operations Centre, confirmation of information systems integrity or confirming activation of the communication plan.

Annual exercises generally tend to be complex. It can include all aspects of the Business Recovery Plan. These exercises usually involve detailed simulations. Usually these exercises will affect daily operations of your business but disruptions ideally should be kept to a minimum. Examples of annual exercises could be the activation of the Recovery Operations Centre or activation of an alternate site or alternate operations.

G. Exercise Scope and Content

The type of exercise will depend in part on the objectives of the exercise and the frequency of occurrence. You may want to validate information such as checklists, priority of operations, compatibility of alternate equipment or your exercise may want to test complicated systems such as mutual aid agreements with other independent companies, setting up a Recovery Operations Centre, testing your ability to react and be ready for an after-hours incident, etc.

H. Lessons Learned Process

Information derived from actual emergencies, disasters, exercises, and Business Recovery Plan programs can be gathered through research, general discussions, summary reports, after-action reports, post-exercise reports, surveys, and questionnaires.

Avoiding a disaster is the best option for your business to stay in business.

A comprehensive loss prevention program that reduces the risk associated with all hazards present within your operations will reduce your chances of a disaster occurring to your business.

Loss prevention is an ongoing practice to minimize the exposure to risk by controlling hazards. It involves a wide range of activities including controlling hazards related to fires or controlling data integrity to ensure nothing is lost. All loss prevention measures must occur in conjunction with a Business Recovery Plan.

STEP 5 - KEY ITEMS

- ☐ Develop an Exercise Policy
- ☐ Develop an Exercise Cycle
- ☐ Develop a Process to incorporate improvements to the plan

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