PLAN   PROTECT   SURVIVE

Ready NOW! Business Continuity Planning
ACTIVITY:
Interactive Questions

1. How many of you have experienced a disaster firsthand?
2. What disaster did you experience?
3. What advice do you have for the others?
EMERGENCY PREPAREDNESS: CRITICAL

- 40 to 60% businesses w/o Business Continuity plan fail after a disaster (SBA)
- Only 1 of 82 Moore businesses following 2013 tornado reported having an “adequate business preparedness plan” (Economic Development Administration)
TOP 8 STATES FOR INSURED CATASTROPHE LOSSES, 2013

Oklahoma led the country in insured CAT losses in 2013

Source: The Property Claim Services (PCS) unit of ISO, a Verisk Analytics company.
- Declared disasters more than doubled in recent years (Insurance Information Institute)
- Largest CAT losses from severe convective storms occurred in last 5 years (Insurance Information Institute)
TOP 16 MOST COSTLY DISASTERS IN U.S. HISTORY

(Insurance Losses, 2012 Dollars, $ Billions)

Hurricane Sandy became the 5th costliest event in US insurance history

Hurricane Irene became the 12th most expensive hurricane in US history in 2011

12 of the 16 Most Expensive Events in US History Have Occurred Since 2004

Sources: PCS; Insurance Information Institute inflation adjustments to 2012 dollars using the CPI.
INFLATION ADJUSTED U.S. CATASTROPHE LOSSES BY CAUSE OF LOSS, 1993–2012

- Tornadoes (2), $140.9
- Winter Storms, $27.8
- Terrorism, $24.8
- Geological Events, $18.4
- Wind/Hail/Flood (3), $14.9
- Fires (4), $6.5
- Other (5), $0.2

Tornadoes accounted for 36% of insured CAT losses from 1993-2012—a total of $140.9B.

Insured cat losses from 1993-2012 totaled $391.7B, an average of $19.6B per year or $1.6B per month.

Hurricanes & Tropical Storms, $158.2

Tornado share of CAT losses is rising.
There were 128 natural disaster events in 2013.
Texas leads the US by a wide margin in insured losses from convective events.

Oklahoma has the second highest insured losses in the US from tornado/thunderstorm and hail events.

Insurers paid $134.6 billion to policyholders in claims associated with severe convective events from 2000-2013 (in 2013 dollars)—or $9.6 billion per year, on average.

Insured Losses (in Millions of 2013 Dollars)

Sources: Property Claims Service, a Division of Verisk Analytics; Insurance Information Institute.
HOW DOES A DISASTER AFFECT A SMALL BUSINESS?

- Damage or loss of physical assets
- Owner/worker injury or death
- Loss of communications, business records and transportation
- Looting or rioting
HOW DOES A DISASTER AFFECT A SMALL BUSINESS?

• Disruption of supply chain
• Loss of business income
• Changes in business’ economic base
• Loss of public services and utilities
WHAT DOES IT MEAN TO “SURVIVE” A DISASTER?

“Survival” is often defined as the financial survival of the business owner.

Survival does not necessarily mean:

- Staying at the same location
- Serving the same customers
- Continuing in the same line of business
- Staying in any business at all
QUESTION:
WHAT IS YOUR MOST BASIC GOAL?

To keep your business capital operational
PROTECT YOUR
LIFE
&
TREASURE
READY NOW! CERTIFICATION

Ready Rating prep course On-line

Step 1 – 31/2 hour Start the writing

Step 2 – Finish the plan with OKSBDC counselor

Step 3 – On-site Assessment
READY NOW! BCP: STEP 1

Start the Writing

- Importance of Emergency Preparedness
- Write your Business Continuity Plan
- Risk Assessment Process
- Protect Most Precious Assets
- Communication Plans
- Store & Recover your Data
- Next steps
- Process of Community Resilience
READY NOW! BCP: STEP 2

Finish the Plan

• Counseling Session with OKSBDC
• Complete the Business Continuity Plan
• Schedule an On-site Assessment
READY NOW! BCP: STEP 3

On site Assessment

• Verify Items listed in BCP
  ▪ Business Ready kit
  ▪ Off-site storage of Data/Records
  ▪ Response Plans posted for assorted event scenarios
    ◆ Employee Evacuation plan
    ◆ Employee Shelter-in-Place plan
• Fire Suppression equipment
• Practice-drill Plans/Records
• Plan available to staff
PLAN TO STAY IN BUSINESS

___________________________________________________________________________
Business Name
___________________________________________________________________________
Address
___________________________________________________________________________
City, State, Zip Code
___________________________________________________________________________
Telephone Number

The following person is our primary emergency manager and will serve as the company spokesperson in an emergency.
___________________________________________________________________________
Primary Emergency Contact
___________________________________________________________________________
Telephone Number
___________________________________________________________________________
Alternative Number
___________________________________________________________________________
Email

EMERGENCY CONTACT INFORMATION

Dial 9-1-1 in an Emergency
___________________________________________________________________________
Non-Emergency Police/Fire
___________________________________________________________________________
Insurance Provider

This document is based on the Business Emergency Plan and Business Continuity Plan created by Ready Business. For more information, visit www.ready.gov/business or call 1-800-BE-READY.

BUSINESS CONTINUITY PLAN

If this location is not accessible we will operate from location below:
___________________________________________________________________________
Business Name
___________________________________________________________________________
Address
___________________________________________________________________________
City, State, Zip Code
___________________________________________________________________________
Telephone Number

If the person is unable to manage the emergency, the person below will succeed in management.
___________________________________________________________________________
Primary Emergency Contact
___________________________________________________________________________
Telephone Number
___________________________________________________________________________
Alternative Number
___________________________________________________________________________
Email
BUSINESS CONTINUITY ACTIVITIES

Risk Assessment
Protect Employees
Alternative Location for Operations & Property Protection
Develop an Emergency Planning Team
Communication Plan
Insurance Check-up
Data & Information Plan
BUSINESS CONTINUITY PLANNING (BCP) DEFINED

On-going process of creating, testing, and maintaining policies and procedures

Goal to increase likelihood of business survival
WHAT MAKES A GOOD BCP

• Must be written
• Practiced
• Printed & accessible to all staff
• Insure that Supplies & Equipment are accessible outside building
• Focus on highest threat to your office/ business
YOUR BUSINESS CONTINUITY PLAN

- What must be protected
- Who does what
- Prepare to recover
- What are your greatest risks
BUSINESS CONTINUITY ACTIVITIES

✓ Risk Assessment

Protect Employees
Alternative Location for Operations & Property Protection
Develop an Emergency Planning Team
Communication Plan
Insurance Check-up
Data & Information Plan
RISK ASSESSMENT DEFINITION

Risk assessment is a process to identify potential hazards and analyze what could happen if a hazard occurs.
RISK ASSESSMENT BENEFITS:

- Guide management decisions regarding resource use
- Help write BCP that meets most likely hazard
- Increases awareness of owners and staff
- Assists in preparing appropriate exercises/tests
- Makes responding to emergencies easier, more effective
• Identify possible Hazards and Emergencies
• List and Discuss
• Rate: None – Low – Moderate – High
• Mitigate My Risk - How?
RISKS

- Natural Disasters
- Building/Environmental/Accidents
- Employee Error or Malicious Attack
- External Unauthorized Access/Intrusion
- Corrupt Data
- Virus Propagation
- I.T. System and Equipment Failure
- Phones System and Equipment Failure
GROUP DISCUSSION

What are the risk levels of various disasters/emergencies to your business?

What are your most likely disasters?
<table>
<thead>
<tr>
<th>Natural Hazards</th>
<th>Technological</th>
<th>Human</th>
<th>Probability</th>
<th>SEVERITY = MAGNITUDE of IMPACTS</th>
<th>SEVERITY IMPACTS</th>
<th>RELATIVE RISK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question 1</td>
<td>Question 2</td>
<td>Question 1</td>
<td>Question 2</td>
<td>Question 1</td>
<td>Question 2</td>
<td>1 = Lowest</td>
</tr>
<tr>
<td>Animal/Crop Eco-terrorism</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Workplace Violence</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lab Building Fire</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sports/Public Event Disturbance</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Active Shooter</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Residential Building Fire</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Civil Disturbance</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wildland Fire</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High Winds</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Truck Bomb</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flood</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Power Failure</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intentional Biological Agent Release</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accidental Hazmat Release - Kemper</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mail/Package Bomb</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public Health Emergency</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Catastrophic Earthquake</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IT Infrastructure Disruption</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intentional Radiological Material Release</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Theft of 'Select Agent'</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telecommunications System Failure</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water Supply Disruption</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Landslide - Mudslide</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Landslide - Mudslide</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coastal Tsunami</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AVERAGE SCORE</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
<td>#DIV/0!</td>
</tr>
</tbody>
</table>
## Risk and Vulnerability Assessment Model

<table>
<thead>
<tr>
<th>THREAT EVENT</th>
<th>PROBABILITY</th>
<th>SEVERITY = MAGNITUDE of IMPACTS</th>
<th>SEVERITY</th>
<th>RELATIVE RISK</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>HUMAN IMPACT</td>
<td>FACILITIES IMPACT</td>
<td>BUSINESS REPUTATION IMPACT</td>
</tr>
<tr>
<td></td>
<td>Relative likelihood this will occur</td>
<td>Potential death or injury</td>
<td>Physical losses and damages</td>
<td>Interruption of cash flow</td>
</tr>
<tr>
<td></td>
<td>1 = N/A</td>
<td>2 = Doubtful</td>
<td>3 = Possible</td>
<td>4 = Probable</td>
</tr>
<tr>
<td>Flood</td>
<td>3.2</td>
<td>1.4</td>
<td>2.5</td>
<td>3</td>
</tr>
<tr>
<td>Workplace Violence</td>
<td>4.4</td>
<td>3.4</td>
<td>4.3</td>
<td>1.4</td>
</tr>
</tbody>
</table>
BUSINESS CONTINUITY ACTIVITIES

- Risk Assessment
- Protect Employees
  - Alternative Location for Operations & Property Protection
  - Develop an Emergency Planning Team
  - Communication Plan
  - Insurance Check-up
  - Data & Information Plan
PROTECT EMPLOYEES
GO?

- Build Ready “Go kits”
- Determine when to evacuate with business “Ready” go kit
- Practice
- Assign tasks including shut down and return duties
EVACUATION PLAN FOR ____________________________________ LOCATION

(Insert Address)

The following natural and man-made disasters could impact our business requiring evacuation:

- _______________________________________________________________________________________
- _______________________________________________________________________________________
- _______________________________________________________________________________________
- _______________________________________________________________________________________
- _______________________________________________________________________________________

- We have developed plans in collaboration with neighboring businesses and building owners to avoid confusion or gridlock.
- We have located, copied and posted building and site maps.
- Exits are clearly marked.
- We will practice evacuation procedures _____ times a year.

If we must leave the workplace quickly:

__________________________________________________________________________________________________
__________________________________________________________________________________________________

1. Warning System: _____________________________________________________________________________
   We will test the warning system and record results ____ times a year.

2. Assembly Site: _____________________________________________________________________________

3. Assembly Site Manager & Alternate: ___________________________________________________________________
   a. Responsibilities Include:
   ____________________________________________________________________________________________
   ____________________________________________________________________________________________
   ____________________________________________________________________________________________

Shut Down Manager & Alternate: ___________________________________________________________________
   a. Responsibilities Include:
   ____________________________________________________________________________________________
   ____________________________________________________________________________________________
   ____________________________________________________________________________________________

5. ________________________ is responsible for issuing all clear.
PROTECT EMPLOYEES STAY?

- Put together Shelter-in-place emergency supply kit
- Determine when to shelter
- Identify Shelter Location
- Practice
- Employee Teams: planning & recovery
SHELTER IN PLACE PLAN FOR ________________________________ LOCATION

(Insert Address)

The following natural and man-made disasters could impact our business requiring shelter in place:

• _______________________________________________________________________________________
• _______________________________________________________________________________________
• _______________________________________________________________________________________
• _______________________________________________________________________________________
• _______________________________________________________________________________________

• We have talked to co-workers about which emergency supplies, if any, the company will provide in the shelter location and which supplies individuals might consider keeping in a portable kit personalized for individual needs.
• We have located, copied and posted building and site maps.
• We will practice shelter procedures _____ times a year.

If we must take shelter quickly:

________________________________________________________________________________________________
________________________________________________________________________________________________

1. Warning System: ______________________________________________________________________________
We will test the warning system and record results ____ times a year.

2. Storm Shelter Location: ______________________________________________________________________________

3. “Seal the Room” Shelter Location: _____________________________________________________________________

4. Shelter Location & Alternate: _________________________________________________________________________
   a. Responsibilities Include:
      _______________________________________________________________________________________
      _______________________________________________________________________________________
      _______________________________________________________________________________________

5. Shut Down Manager & Alternate: _______________________________________________________________________
   a. Responsibilities Include:
      _______________________________________________________________________________________
      _______________________________________________________________________________________
      _______________________________________________________________________________________

6. ________________________ is responsible for issuing all clear.

This document is based on the Business Emergency Plan and Business Continuity Plan created by Ready Business. For more information, visit www.ready.gov/business or call 1-800-BE-READY.
PROTECT EMPLOYEES

Encourage employees to:

• Put together a Home Emergency Kit
• Make a Family Communication Plan
• Be informed of emergencies
• Recognize & Plan for Special Needs
BUSINESS CONTINUITY ACTIVITIES

✓ Risk Assessment
✓ Protect Employees
✓ Alternative Location for Operations & Property Protection

- Develop an Emergency Planning Team
- Communication Plan
- Insurance Check-up
- Data & Information Plan
What happens if location unusable?

**Alternative Operations site**

**Characteristics**

- Different electric power grid, if possible
- Accessibility of Site
- Back-up Phone System
- Data Back-up off Site
- Verify Security at alternative location
BUSINESS CONTINUITY ACTIVITIES

- Risk Assessment
- Protect Employees
- Alternative Location for Operations & Property Protection

✓ Develop an Emergency Planning Team

Communication Plan
Insurance Check-up
Data & Information Plan
EMERGENCY PLANNING TEAM

- Create an emergency planning team
- Coordinate with neighbors and building management
- Provide direction and training
- Practice the Plan
SUPPORT PLANNING TEAM

- Executive leadership involvement & support
- Manageable and productive size from all departments
- Mission Statement-what are you trying to accomplish
- Establish a Schedule and Budget
- Know your Critical Operations
EMERGENCY PLANNING TEAM
- The following people will participate in emergency planning and management.
  - 
  - 
  - 
  - 
  - 

WE PLAN TO COORDINATE WITH OTHERS
- The following people from neighboring businesses and our building management will participate on our emergency planning team.
  - 
  - 
  - 
  - 
  - 

OUR CRITICAL OPERATIONS
- The following is a prioritized list of our critical operations, staff and procedures we need to recover from a disaster.

<table>
<thead>
<tr>
<th>Operation</th>
<th>Staff in Charge</th>
<th>Action Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

This document is based on the Business Emergency Plan and Business Continuity Plan created by Ready Business. For more information, visit www.ready.gov/business or call 1-800-BE-READY.
BUSINESS CONTINUITY ACTIVITIES

✓ Risk Assessment
✓ Protect Employees
✓ Alternative Location for Operations & Property Protection
✓ Develop an Emergency Planning Team

✓ Communication Plan

Insurance Check-up
Data & Information Plan
Communication at all levels is critical for Success
STAY INFORMED

• Public address warnings & Sirens
• Battery operated radio
• Situations of those around you
• Weather conditions
• Cell phones with text plan
• Land phone lines often work the best
COMMUNICATION PLANNING

• Coordination of Outside Response
• Contingencies / Emergency Planning Team
• Communication
  ▪ employees
  ▪ suppliers
  ▪ customers
• Family Communication
• Notifications
• Warnings
COMMUNICATION PLAN

Identify primary person(s) responsible for communications

• Internal plan to communicate with employees, outlying offices
• External plan to communicate with vendors, suppliers, key customers
COMMUNICATIONS

How are you going to receive information

- From outside sources
- From employees
- From other businesses
- From Vendors
- From customers

How are you going to disseminate information

- To outside sources
- To employees
- To other businesses
- To vendors
- To customers
SUPPLIERS AND CONTRACTORS

Company Name: ________________________________________________________________________
Street Address: _________________________________________________________________________
City: ______________________ State: _____________________ Zip Code: _________________________
Phone: ____________________ Fax: ______________________ Email: ____________________________
Contact Name: ________________________________________ Account Number: __________________
Materials/Service Provided: _______________________________________________________________

If this company experiences a disaster, we will obtain supplies/materials from the following:

Company Name: ________________________________________________________________________
Street Address: _________________________________________________________________________
City: ______________________ State: _____________________ Zip Code: _________________________
Phone: ____________________ Fax: ______________________ Email: ____________________________
Contact Name: ________________________________________ Account Number: __________________
Materials/Service Provided: _______________________________________________________________

If this company experiences a disaster, we will obtain supplies/materials from the following:

Company Name: ________________________________________________________________________
Street Address: _________________________________________________________________________
City: ______________________ State: _____________________ Zip Code: _________________________
Phone: ____________________ Fax: ______________________ Email: ____________________________
Contact Name: ________________________________________ Account Number: __________________
Materials/Service Provided: _______________________________________________________________
## VENDORS AND CONTRACTORS

<table>
<thead>
<tr>
<th>Company</th>
<th>Contact Name</th>
<th>Emergency Telephone</th>
<th>Business Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

This document is based on the Business Emergency Plan and Business Continuity Plan created by Ready Business. For more information, visit [www.ready.gov/business](http://www.ready.gov/business) or call 1-800-BE-READY.
PERSONAL/ FAMILY EMERGENCY PLAN

- Build a Home Emergency kit of supplies- minimum survival 3 days
- Develop a Family Communication plan
- Stay informed
- Practice your plan with family
FAMILY COMMUNICATION PLAN

- Locations
  - Reunion location in area
  - Out of Area Location
- Website Communication tool such as Facebook or Red Cross
- Email address of out of area contact
EMPLOYEE EMERGENCY CONTACT INFORMATION

The following is a list of our co-workers and their individual emergency contact information:

<table>
<thead>
<tr>
<th>Team (IT, Production, Support)</th>
<th>Member Name</th>
<th>Email</th>
<th>Work Telephone</th>
<th>Home/Cell Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
COMMUNICATIONS

We will communicate our emergency plans with co-workers in the following way:

_______________________________________________________________________

_______________________________________________________________________

In the event of a disaster we will communicate with employees in the following way:

_______________________________________________________________________

_______________________________________________________________________

_______________________________________________________________________

This document is based on the Business Emergency Plan and Business Continuity Plan created by Ready Business. For more information, visit www.ready.gov/business or call 1-800-BE-READY.
BUSINESS CONTINUITY ACTIVITIES

- Risk Assessment
- Protect Employees
- Alternative Location for Operations & Property Protection
- Develop an Emergency Planning Team
- Communication Plan

- Insurance Check-up

Data & Information Plan
CONDUCT AN INSURANCE REVIEW:

Meet with insurance carriers to review all policies

(at least annually or whenever something changes in your business)
STANDARD BUSINESS OWNER’S POLICY

• Section I
  • Property
  • Loss of Income

• Section II
  • CGL Liability
  • Medical Payments
BUSINESS OWNER’S POLICY – TYPICAL BUILT-INS

- **Buildings** – for owners. *Includes permanently attached equipment*
- **Contents** – Furniture, equipment, supplies, inventory *(Business Personal Property)*
- **Tenant improvements and betterments** – for Tenants
- **Signs**
- **Loss of Income** *(Incredibly Important!)*
- **Liability**
BUSINESS OWNER’S POLICY – OTHER OPTIONS

- Money (on and off premises)
- Computer Property
- Temperature change
- Employee Dishonesty
- Increased Liability Limits
- Mechanical Breakdown Coverage
WORKERS COMPENSATION

• **Coverage**
  - Part A – Statutory limits
    - Medical care, loss of wages, survivor benefits
  - Part B – Employer’s liability
    - Rarely used
    - Must waive Part A Settlement and sue in court
      (Bodily Injury by accident/by disease/policy limit)

• **Premium**
  - Estimated Payroll
    - Employees
    - Owners

• **Annual Audit**
  - Premium Adjustment
BUSINESS PLANNING & CONTINUATION

- Business Life Insurance
  - Key person Life Insurance
  - Group Life Insurance
  - Buy/sell agreements
- Business Retirement Plans
- Health Savings Account
- Long-Term Care Insurance
INSURANCE LISTING

Use this form to discuss your Insurance Coverage with your agent. Having adequate coverage now will help you recover more rapidly from a catastrophe.

Insurance Agent: ________________________________________________________________
Address: __________________________________________ Fax: __________________________ Email: ____________________________

Insurance Policy Information

<table>
<thead>
<tr>
<th>Type of Insurance</th>
<th>Policy No.</th>
<th>Deductibles</th>
<th>Policy Limits</th>
<th>Coverage (Gen. Description)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Do you need Flood Insurance?  Yes _____  No _____
Do you need Earthquake Insurance?  Yes _____  No _____
Do you need Business Income and Extra Expense Insurance?  Yes _____  No _____
Other disaster-related insurance questions:
_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________
_______________________________________________________________________

OKLAHOMA SMALL BUSINESS DEVELOPMENT CENTERS
BUSINESS CONTINUITY ACTIVITIES

✓ Risk Assessment
✓ Protect Employees
✓ Alternative Location for Operations & Property Protection
✓ Develop an Emergency Planning Team
✓ Communication Plan
✓ Insurance Check-up

✓ Data & Information Plan
Understanding what data you need to secure (supplier, customer and process information)
Ensure proprietary data is secure and stored off site
Operations and business processes documented
Options for data storage & recovery developed
Develop a Continuity plan for your Information Technology

It’s easier, cheaper, and faster to recover if you prepare.
HOW OFTEN SHOULD I BACKUP?

*It depends, as often as necessary*
WHAT DO I BACKUP TO?

- CD / thumb drive
- External Hard Drives
- Local trusted IT vendor
- Offsite Storage Via the Internet
- **CYBER SECURITY**
  To protect our computer hardware, we will:
  
  To protect our computer software, we will:
  
  If our computers are destroyed, we will use back-up computers at the following location:

- **RECORDS BACK-UP**
  is responsible for backing up our critical records including payroll and accounting systems.

  Back up records including a copy of this plan, site maps, insurance policies, bank account records and computer back-ups are stored onsite
  
  Another set of back-up records is stored at the following off-site location:
  
  If our accounting and payroll records are destroyed, we will provide for continuity in the following ways:
BACKUP STORAGE

No less then one current backup should be stored (carried) offsite at all times.

*You may store in a Bank Safety Deposit Box, but remember*

- temperature and humidity not maintained at constant level
- only access your backup data when the bank is open.
- difficult to change signatures on the account.
- must go to the bank in person to deliver backup
- no idea what is stored in the box next to your box
BACKUP VERIFICATION

• Back up data checked at least weekly, if not daily
• Personal back-up: Use 2 sets of back-ups so that 1 always safe
• Any failed back-up should be addressed immediately
BACKUP TESTING

- Network “fire drills” performed annually or more often
- Critical to ensure satisfied with procedures
- Provide benchmark of how long to restore your system
- Training opportunity
- Measure time to restore
- Provides people confidence in your system
ANNUAL REVIEW
We will review and update this business continuity and disaster plan in ________________________________.

REVISION HISTORY

<table>
<thead>
<tr>
<th>Revision No.</th>
<th>Date</th>
<th>Description of Changes</th>
<th>Authorization</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

PLAN DISTRIBUTION AND ACCESS
The Plan will be distributed to members of the business continuity team and management. A master copy of the document should be maintained by the business continuity team leader.

Provide print copies of this plan within the room designated as the emergency operations center (EOC). Multiple copies should be stored within the EOC to ensure that team members can quickly review roles, responsibilities, tasks and reference information when the team is activated.

An electronic copy of this plan should be stored on a secure and accessible website that would allow team member access if company servers are down.

Electronic copies should also be stored on a secure USB flash drive for printing on demand.

Additional Notes:

This document is based on the Business Emergency Plan and Business Continuity Plan created by Ready Business. For more information, visit www.ready.gov/business or call 1-800-BE-READY.
WHAT OUTSIDE HELP WILL YOUR BUSINESS RECEIVE?

PROBABLY NOT MUCH
WHAT TO EXPECT FROM GOVERNMENT

- Restoration of Critical Infrastructure
- Assistance to repair damaged housing
- Disaster unemployment assistance
- Low interest loans to cover a portion of damages incurred by small business
COMMUNITY RESILIENCE

Community Outreach

Being involved in and with the Community Mutual Aid Agreements
Community Service
Public Information
Media Relations
24 to 72 hours before authorities arrive depending upon:

- scope of the disaster
- isolation of your location

Chose to be interdependent
RESOURCE LIST

www.ready.gov/tornadoes
www.ready.gov/build-a-kit
www.readyrating.org
www.oksbdc.org
WHAT OkSBDC DOES

Financial Analysis  International Trade
Capital Sources    Management Support
Business Planning  Business Continuity
Industry Research Training / Education

Ready NOW! Business Continuity Planning
CONTACT INFORMATION

Dave Williams
dave.williams@oksbdc.org
580.745.2738
Senior Consultant
Emergency Preparedness & Business Continuity