MUTUAL OF ENUMCLAW INSURANCE

Business Continuity & Disaster Recovery Checklist

Take These Steps to Ensure Your Business Is Prepared for Emergencies

Disasters can take many forms, from wildfires and earthquakes to cyber intrusions and global pandemics. In most cases, you can **expect little warning**. But if you're unprepared, these unwanted **surprises can prove devastating** for companies of all sizes.

The best protection against the unexpected is a **comprehensive business continuity and disaster recovery plan**. The following checklist outlines the most critical items to **include in your preparation**. Use this guide to **develop a plan that fits** your company.

As part of this effort, make sure to **consult an agent** to determine the specifics of your current coverage.

Business Continuity and Disaster Recovery Checklist

Build a Team

- Designate a **primary and backup** recovery management team
- Identify and **train a crisis manager** to lead your recovery team
- Determine **recovery steps and key roles** and communicate them to all employees

Review Operations

- Develop a plan to **restore compromised critical business functions** (e.g., production and procurement, marketing, management, finance, human resources)
    - Plan for **expedited financial decision-making** and emergency fund access
- Note that just because an event disrupts your business or even forces you to close your doors, it doesn't mean that a standard business insurance policy will cover it
- Review your **insurance policy details** with an agent to determine **what's covered and what's not** when it comes to disaster scenarios
    - Contact an agent about your options, including policies such as **Business Income Insurance**, which can, in certain cases, help provide financial protection when disaster strikes
- Establish a plan for **meeting your payroll needs** during an emergency

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Plan Communications

- Create an **employee contact list** and store copies off-site
  - Include **multiple methods of communication,** like email addresses, cell phone numbers, and appropriate apps or social platforms
  - Inform staff how frequently you will reach out to them and where they can **access the latest updates**
- Determine how to **reroute critical existing phone numbers** should traditional paths become unavailable
- Identify and **prepare a company spokesperson** to handle media requests

Prepare Employees

- Train your employees in **general disaster protocols**
- Establish a building and/or campus evacuation plan and keep it up to date
  - Plan **primary and secondary exits** in case doors or windows are blocked or inoperable
  - Identify **two evacuation routes** out of the area
  - Post the evacuation plan in a **digital and physical** location accessible to all employees and contractors
- Remind employees and contractors how and when to **contact emergency services** (e.g., fire, police, medical)
- Outline **how staff can dial out** should you have a centralized phone system; remember to highlight any required code or prefix

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Assess for Environmental Hazards

- Evaluate your work environment **for substances that may pose a threat** to human health
    - **Test for hazards** from mold and fungi to airborne pathogens
    - **Inspect levels** of lead, nitrogen dioxide, radon, pesticides, and volatile organic compounds (VOCs)
    - If you have a warehouse, **test for carbon monoxide**, hydrocarbons, nitrogen oxides, and chemical emissions
    - Ensure **ventilations systems** are working properly

- Apply **lessons learned through the COVID-19 pandemic**, including regularly cleaning and disinfecting touched objects and surfaces and providing and encouraging use of alcohol-based hand sanitizer

- Discuss your coverage with an agent to determine **the environmental issues or events your policy covers** and those it doesn't

- Implement administrative and engineering controls **to eliminate as many environmental hazards as possible**
    - Consider engaging a **bioremediation company** for help with any cleanup

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Practice Safety Procedures

- Assemble **disaster recovery kits** for all employees
- Create and **practice an emergency evacuation plan** so employees and customers can learn to exit calmly and safely
    - Consider the **needs of people with disabilities** in emergency planning
- Have **fire prevention/mitigation systems** in place, such as alarms and fire extinguishers
    - Train employees how to use fire prevention tools correctly
- Make a **list of emergency contacts** (e.g., insurance agent, electrician, plumber) with phone numbers, including after-hours numbers

Secure Technology and Data

- Safeguard electronics with **surge protectors** to minimize damage from power surges
- Consider an **uninterruptible power supply (UPS) and/or backup generator** to avoid downtime in the event of a power failure
- **Document hardware**, software, and licensing information
- Consider **scanning your paper files and moving them online** for a more manageable and secure storage option
- **Back up or store data** both on and off-site
    - Use a **cloud-based storage system** (e.g., Dropbox, Google Drive) to replicate and save data off-site

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Contact the Supply Chain

- List and **store contact information** for clients, suppliers, and critical recovery resources; create a backup file that remains off-site
- Ensure that key **vendors and suppliers also have recovery plans** in place
- Start or solidify relationships with **alternate suppliers** in case primary vendors are unavailable

Establish an Alternate Location

- Locate and validate functionality of an **alternate business location**
  - Ensure that your **off-site data is accessible**
- Develop relationships with **recovery vendors** engaged to provide guidance and support and/or neighboring businesses

Run Tests and Adjust

- Test your disaster recovery and business continuity plan by **conducting periodic tabletop exercises**
- Conduct a **post-test review**, report results, and refine plan accordingly
- **Communicate any plan changes** to all employees and keep recorded procedures current and available

Business Continuity and Disaster Recovery Resources

U.S. Chamber of Commerce

Explore a range of materials and guidance intended to support business disaster recovery.

U.S. Small Business Administration (SBA)

Check out resources for small business, including a disaster help desk for businesses.

Federal Emergency Management Agency (FEMA)

See a variety of aids for those facing disaster recovery, such as updates on current disaster events.

Ready.gov

Find details about how to address business continuity planning, including impact analysis and ways to support recovery strategies.

U.S. Department of Agriculture – Rural Development (USDA RD)

Read the USDA RD's guide to programs and servicing options to help rural residents, businesses, and communities.

TechTarget: "What is business continuity and why is it important?"

Learn more about business continuity and how best to go about building a plan for your company.

Business Continuity Institute

Begin or enhance your business continuity knowledge and planning through training and support.

For more information, contact Mutual of Enumclaw at info@mutualofenumclaw.com or (800) 366-5551. Or reach out to your local independent agent.