



Community Futures Business Continuity Workbook

May 2019



The **Business Continuity Workbook** was developed by **Community Futures Thompson Country** in response to the 2017 wildfires in British Columbia. The workbook was developed by Colin O’Leary of O’Leary and Associates Ltd., with support from Jamie Mayes and Aleece Laird. Funding was provided by the **Community Futures Wildfire Business Transition Project** and **Western Economic Diversification Canada**.

This workbook is intended for informational, non-commercial and/or personal use. Any unauthorized reproduction without written permission from Community Futures British Columbia is prohibited. To request permission, please contact: admin@communityfutures.ca.

May 2019

Table of Contents

About this Workbook:	4
What is a Business Continuity Plan?	5
How to use this guide	5
The Process	7
Step 1: Collect Key Business Information	8
Step 2: Risk Analysis	8
Step 3: Business Impact Assessment	8
Step 4: Risk Reduction - Mitigation & Preparedness	9
Step 5: Hazard Action Plans	9
Step 6: Test & Update	9
Potential Hazards	21
Hazards and Probability for Your Business	28
Key Business Functions and Assets	30
Risk Analysis	32
Business Impact Assessment	34
Risk Reduction – Mitigation and Preparedness	38
Environmental Hazard Strategies:	39
Operational Hazard Strategies:	41
Security Hazard Strategies:	43
Human Resource Hazard Strategies:	44
Insurance	46
Hazard Action Plan Template	51
Practice Your Plan	57
Crisis Communication Plan	59
Evacuation Guide	70
Emergency Responder Package	72

LIST OF TABLES & TEMPLATES

Vital Business Information Contact Sheets	14
TABLE 1: Recent Hazards in BC and Probability Ranking	29
TABLE 2: Recovery Time Objective (RTO) Scores	30
TABLE 3: Critical Business Functions and RTO Scores	31
TABLE 4: Potential Impacts and Severity	33
TABLE 5: Hazard Risk Assessment	37
TABLE 6: Insurance Company Information	49
Hazard Action Plan Template	52
Crisis Communication Plan Templates	63
Business Map for Emergency Responders	73
APPENDIX A: Business “Grab and Go” Kit Checklist	76
APPENDIX B: BC Disaster Financial Assistance Information	77
APPENDIX C: Home-Based Business Information	78





“An ounce of prevention is worth a pound of
cure”

– Benjamin Franklin



About this Workbook:

This workbook is intended to help businesses think about what kind of risks they face and what steps can be taken to help address these risks before they happen. The goal is to help businesses create an extremely practice document which will be invaluable in an emergency situation, but also help to reduce their risk exposure beforehand.

The business community in your region is diverse; therefore, various risks will affect each business differently. This is why it is vital that each business creates their own customized **Business Continuity Plan**, there is no “one size fits all” solution. This workbook will help business owners achieve this goal by first analyzing their own business and then building strategies that match their risk exposure.

Experience has shown that businesses that take the time to create a **Business Continuity Plan** fare much better in emergency situations. A **Business Continuity Plan** is an investment in the future of your business.

What is a Business Continuity Plan?

A **Business Continuity Plan** is a plan that focuses on the ability of a business to prepare for and respond to unexpected disruptions. The goal of this plan is to protect employees and assets so that a business can continue to operate.

Why is it important?

Emergencies and disasters are unavoidable and are happening more and more frequently in British Columbia and elsewhere. Although it is impossible to predict what will happen in the future, it is possible to use the best available information now to make a plan to help reduce any negative impacts on your business.

Well-prepared businesses have been proven to fare much better through and after a disaster because they have already considered the possible impacts to their business and developed strategies ahead of time for dealing with them.

How to use this guide

There are five steps outlined in this guide that will help businesses to identify the most probable risks they face, the core business functions or assets that could be compromised in those circumstances and strategies to minimize these risks should they occur.

Throughout this workbook, tables will be completed which are marked in the upper right hand corner with this special symbol:



Once the business owner has worked their way through this guide, they then take these specially marked pages and put them into a separate binder, which is now their finished **Business Continuity Plan**.

Additional components located in part 2, can also be added to this basic plan.

Section 1: Basic Business Continuity Plan

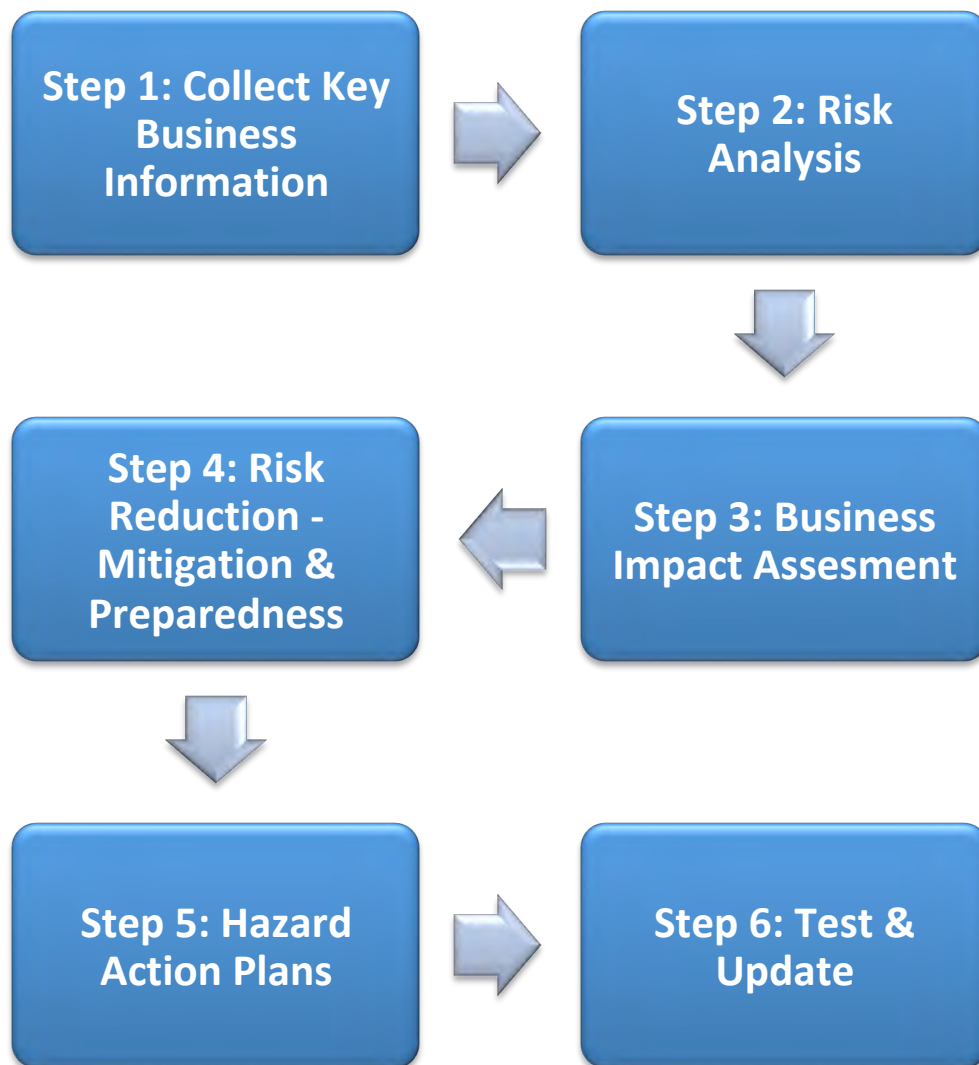
The Process

An effective **Business Continuity Plan** should be very practical and as simple as possible. In the event of an emergency, business owners do not want to be flipping through page after page to find the critical information that they need.

Further to that point, one of the first processes really build towards the development the highest priority Hazard Action Plans, specific to your business. In order to do this, we must first identify the most probably hazards specific to your business, deconstruct your business into its core functions and then understand what impacts these hazards pose. From this information preparation and mitigation strategies can be developed.

Together this information represents a **Business Continuity Plan**. Further tables and checklists in Section 2 can be added to build a more detailed Business Continuity Plan if the business owner should be so inclined.

There are five steps to developing an effective basic **Business Continuity Plan**:



Step 1: Collect Key Business Information

In this first step you will document all of the critical information that you might need should an emergency arise. This way, in the event of a business disruption, you will not have to waste valuable time scanning through stacks of documents to obtain vital information (such as key contacts and insurance information). Furthermore, if you have been evacuated, you will have all the information you need to answer questions for aid groups and authorities as well as be able to stay connected with key contacts.

This information includes:

- Vital business registration information
- Key business contact information
- Insurance information
- Staff contact lists
- Emergency contact lists
- Supplier contact list
- Customer contact lists

Step 2: Risk Analysis

There are three main stages in the risk analysis process:

Identify Hazards Specific to your Business and their Probability:

Start with a list of all the hazards your business might face, including how likely they are to occur and how severe the impact would be if they did.

Inventory Critical Business Assets and Functions:

Next, create an inventory of critical business assets and processes: what things are essential to keeping your business running.

Analyze Impacts and Risks of the Hazards on Your Business:

Using the two lists, develop a risk analysis for your business by imagining how each hazard might affect the items in your critical business inventory.

Step 3: Business Impact Assessment

A business impact assessment takes a more detailed look at all of the information you have gathered at this point, combines it all together and then prioritizes which Hazard Action Plans should be created first. It does so by assigning an overall impact score, which represents the risk exposure for your business (the higher the number, the higher the risk exposure).

Step 4: Risk Reduction - Mitigation & Preparedness

After identifying the greatest risks to your business, it is time to start thinking about how to reduce those risks. Mitigation and preparedness are two ways to do this:

Mitigating risk is an action that you undertake before a hazard situation to reduce businesses' vulnerabilities and risk exposure. By mitigating the risks, when a hazard occurs, it will have less of an impact.

Preparedness means putting things in place before an emergency, so that when a hazard occurs you are better equipped to deal with it. This will also lessen the impact.

For example, a mitigation measure might be implementing recommendations from the FireSmart Program (<http://www.bcwildfire.ca/Prevention/firesmart.htm>) to reduce your businesses wildfire risk, such as fuel management around the property or tree limb removal. A preparedness measure would be creating your emergency preparedness kit or "Grab and Go" kit before a wildfire, so that if you are evacuated you have the supplies needed to reduce your risk. Both are examples of ways to reduce the impact that a wildfire might have on your business.

Step 5: Hazard Action Plans

Hazard Action Plans are single page "mini-plans" which are hazard specific and are designed to be a single go to source of information used before, during and after a hazard situation.

Beforehand they represent a reference point for preparedness and mitigation strategies specific to each hazard.

During an emergency situation they can be easily referenced to review the likely business functions or assets to be impacted and their associated Recovery Time Objectives, potential impacts, staff requirements, resource requirements, what has been done to prepare and mitigate the risk and what strategies can be implemented during the hazard situation.

After a hazard situation they represent a reference point for recovery and response activities to help get your business back online as soon as possible.

Step 6: Test & Update

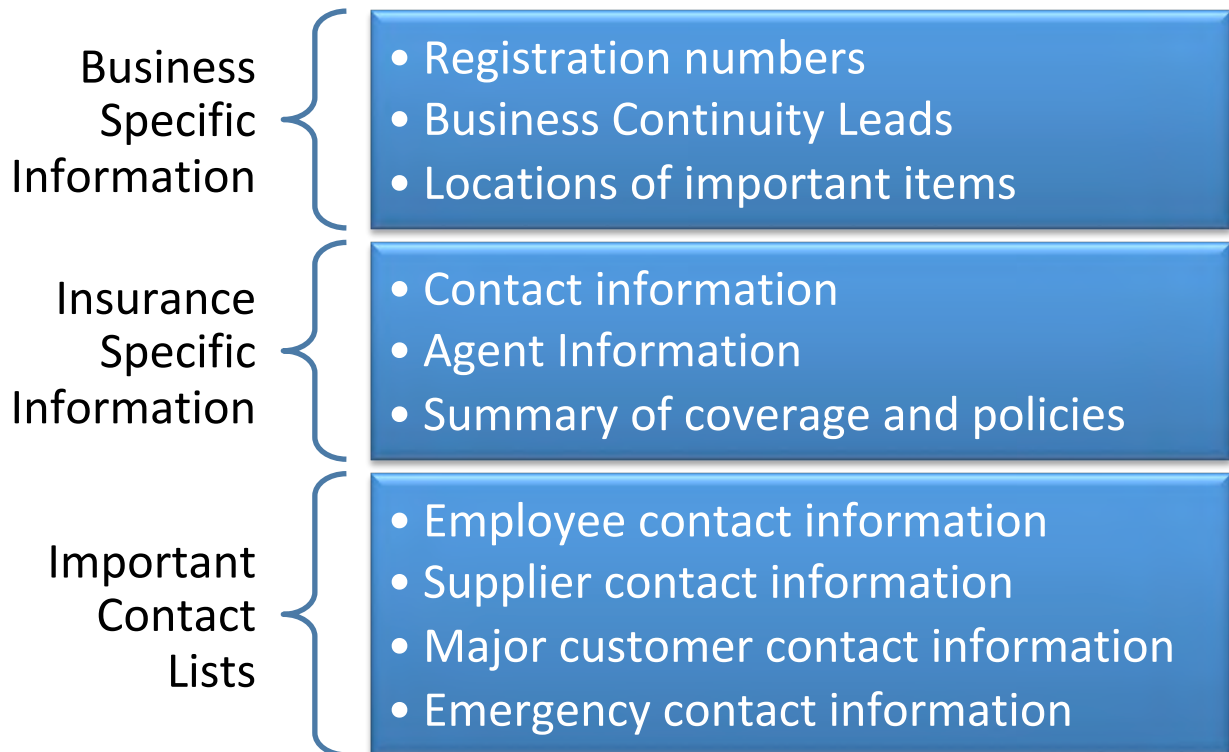
As with any document, it is only as valuable as its relevance. In other words, if you do not regularly check to see if it needs updating or make sure all of the staff are aware of it, then it will become just another folder collecting dust on a shelf. Further to this point, without testing it in mock scenarios or discussing it with other staff members, there is a very real chance that some key information might be missing or that a critical step was left out. Remember that the idea here is to make an extremely practical and realistic document that will provide the biggest impact in a hazard situation.

Vital Business Information:

When you operate your business, there is certain key information that you either constantly reference, or that would be critical if an emergency happened. This is not your business plan, stack of bank statements or incorporation certificate; instead, it is just the critical information from these documents.

The idea here is that in the event of a business disruption, you will not have to waste valuable time scanning through the entire document to obtain vital information (such as key contacts and insurance information) and if you have been evacuated, you will have brought your **Business Continuity Plan** with you, so that you have all the information you need to answer questions and connect with the right people.

This vital business information falls into the following categories:



Take a look at the following examples below and then take the time to locate this information and complete the blank templates on the following pages.

Business Continuity Lead	
Name	Colin O'Leary
Title	Business Owner
Cell Phone	(250) 999 – 5555
Email	Colin@flyingfeathersfinefoods.ca

Alternative Business Continuity Lead	
Name	Blair Gray
Title	Business Owner
Cell Phone	(250) 999 – 5555
Email	Blair@flyingfeathersfinefoods.ca

The Business Continuity leads are the first point of contact in the case of an emergency and the alternative point of contact, if the first lead is unreachable. In the creation of your business continuity plan, you should identify who these people are and make sure that they are aware of their responsibilities, the locations of all important items and most importantly your business continuity plan.

Locations of Important Items	
Emergency Kit	Storage room - top shelf of first rack
First Aid Kit	Storage room - top shelf of first rack
Important Documents	Tall Filing Cabinet in manager's office
Fire Extinguisher	Behind front desk
“Grab and Go” Bag	Behind front desk
First Responder Package	Behind front desk
Shut-down Procedures	Posted on the bulletin board in staff room

This table will outline the locations of all items that could be of importance in an emergency. Valuable time can be saved locating items of interest and this table will act as a reference for others (such as first responders or staff) who may be able to assist the business continuity lead in the case of an emergency.

The blank template in the pages that follow offers additional lines to enter other important items specific to your own business.

Basic Business Information	
Name	Flying Feathers Fine Foods
Address	209 Dutch Lake Road, Clearwater, BC
Directions to this Location:	From Kamloops, head Northeast on Old North Thompson Highway Rd Turn North (left) onto Dutch Lake Rd
Phone	(250) 999 – 5555
Fax	(250) 999 – 5555

These tables summarize all of the important “business specific” information which you may need available during an emergency. Try to think of real life scenarios and what information you may need. For example: If you had been evacuated and needed to contact Canada Revenue Agency to check and see when your next GST remittance is due, what information would they likely require? If you had your business registration number and GST account number you would likely be able to get an answer. Similarly, using your BCeID you might be able to login and check for yourself.

Business Registration/Accounts	
Incorporation or Business #	BN123456789
GST account #	123456789
PST account #	123456789
Business license #	123456
WorkSafeBC account #	123456789BW0001
Payroll account #	123456789BW0001
BCeID	flyingfeathers

This list is largely registration and account numbers, but also includes items such as the address and directions to this location. Once again this table can act as a reference for others (such as first responders or staff) who may be able to assist the business continuity lead in the case of an emergency.

The blank template in the pages that follow offers additional lines to enter other important business specific information.

Most of the contact lists are fairly straightforward, so examples will not be provided for staff, supplier and customer lists.

Staff contact information will be used in the event that you must contact staff members regarding an emergency. It is also a useful list to be able to give to support organizations such as Interior Health or Red Cross who might be trying to connect with people affected by an emergency. Similarly, having a list enables the business continuity lead to “delegate” communications to staff members if they have someone else available to assist them.

Supplier and customer lists should only include those that are deemed critical to the operation of the business. Take a moment and think, if something major happened and all business operations suddenly ceased, who would you need or most want to connect with on the customer and supplier front?

The emergency contact list should list all critical contacts not already covered by the staff, supplier and customer lists. Instead, it should be other key contact numbers specific to the operation of your business. An example is provided below.

Some ideas include: utility providers, landlord or property manager, emergency services in your community or region, and any other regulating bodies for your business (i.e. the local health authority, FrontCounter BC, BC Parks, etc.).

Emergency Contact List			
Name	Association	Phone	Email
Fire, Police, Ambulance	Emergency Services	(250) 555 – 5555	XXXXXXX@XXXXXXX.ca
Poison Control Centre	Emergency Services	(250) 555 – 5555	XXXXXXX@XXXXXXX.ca
Interior Health	Health Permits	(250) 555 – 5555	XXXXXXX@XXXXXXX.ca
Deonna Devaney	Building Manager	(250) 555 – 5555	XXXXXXX@XXXXXXX.ca
Security	Building Security	(250) 555 – 5555	XXXXXXX@XXXXXXX.ca
Asha Auxier	Landlord	(250) 555 – 5555	XXXXXXX@XXXXXXX.ca
BC Hydro	Electricity, power outages	(250) 555 – 5555	XXXXXXX@XXXXXXX.ca



Vital Business Information

Business Continuity Lead	
Name	
Title	
Work phone	
Cell Phone	
Email	

Alternative Business Continuity Lead	
Name	
Title	
Work phone	
Cell Phone	
Email	

Basic Business Information	
Name	
Address	
Directions to this Location:	
Phone	
Fax	



Vital Business Information

Locations of Important Items	
Emergency Kit	
First Aid Kit	
Important Documents	
Fire Extinguisher	
“Grab and Go” Bag	
First Responder Package	
Shut-down Procedures:	

Business Registration/Accounts	
Incorporation or Business #	
GST account #	
PST account #	
Business license #	
WorkSafeBC account #	
Payroll account #	
BCeID	

[illegible]

[illegible]



Major Customer Contact List

May 2019

[illegible]

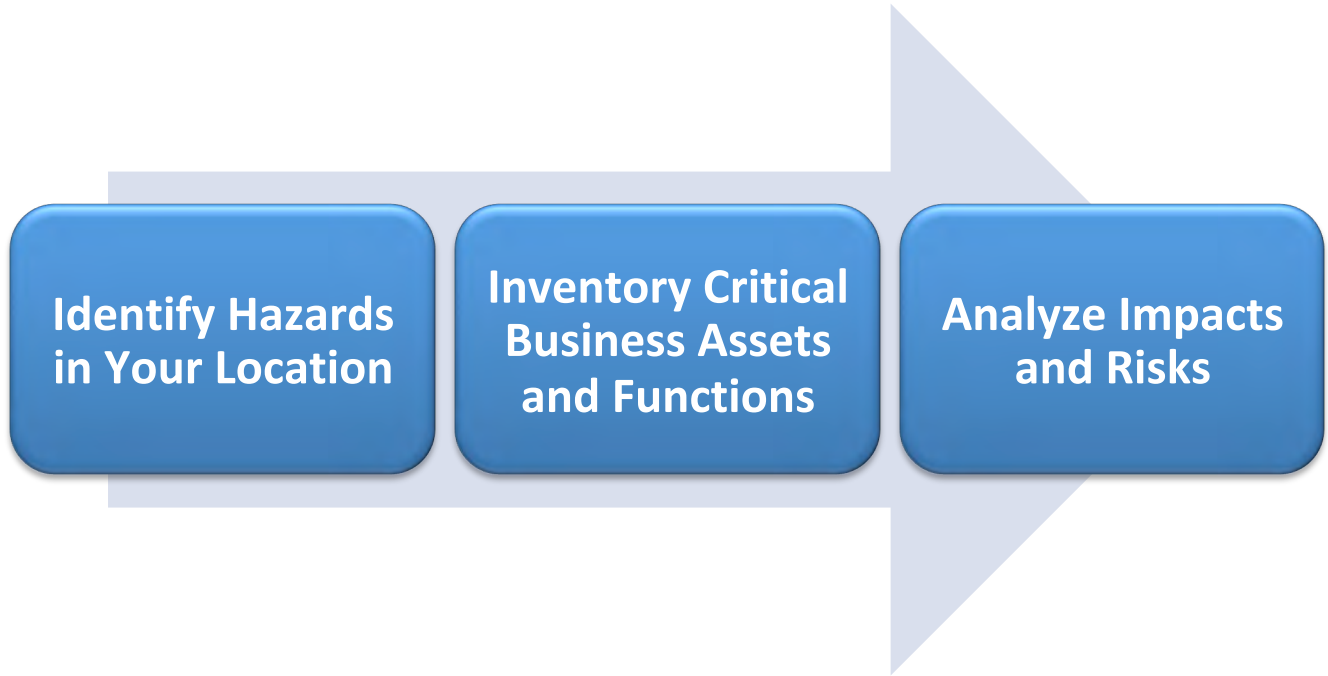


Vital Business Information

Emergency Shutdown Procedures	
Asset	Procedure

Risk Analysis

There are three main parts to the business risk analysis process:



Potential Hazards

Thompson Country businesses are exposed to many different types of risks including natural hazards, technological & accidental hazards, health & human caused hazards. One of the first exercises to complete in the risk analysis process is the identification of all of the hazards specific to your business. For example, if your business is located on the top of a mountain, flooding is not really a business hazard for you, but it could be for businesses located to a body of water. Checking with your local municipality for any available hazard maps is a good way to learn more about any flood, landslide, and liquefaction, etc. risks where you are located.

To aid in this process, in the following pages, this workbook contains some examples of hazards in Thompson Country and their associated potential business impacts. Read through this list and start to think of different hazards that could impact your business.

Environmental

An environmental hazard can be any condition, process, or state of events that has the potential to adversely affect the natural environment. Environmental hazards can harm humans and the physical environment. Each hazard is unique and as such will require specific planning. The following are some examples of common hazards:



Snowstorms

Severe winter weather can severely impact your business operations. It can directly harm your assets, such as snow overloading on roofs or business vehicle accidents. More importantly, it has the potential to cascade into other disruptive events such as power outages and road closures.



Severe Heat

In British Columbia for example, because the Coast Mountains act as a barrier to the moist westerly airflow, the Interior Plateau has a much drier and more continental climate. By contrast, the Southern Interior experiences BC's hottest summers, with temperatures often in the 30°C range/86-102°F, and occasionally rising above 40°C/104°F¹.



Hazardous Material Spills

Hazardous material spills can occur on land or in the water, and can include things such as chemicals, radiation, biohazard materials, oil and gas, propane, flammable materials, industrial products and mixed waste. If a hazardous material spill threatens a community, local officials may ask you to evacuate your home².

¹ Super Natural British Columbia: Climate and Weather: <https://www.hellobc.com/plan-your-trip/climate-weather> Accessed March 28, 2019.

² British Columbia, Prepared BC, Top 10 Hazards in BC: <https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/preparedbc/know-the-risks/hazardous-material-spills> Accessed March 28, 2019.



Flooding

Flooding is a common, naturally occurring event in B.C. Although it can happen at any time of year, the most severe floods typically occur in spring — known as freshet³.



Forest Fires

The summer of 2017 will be remembered as one of the worst wildfire seasons in British Columbia's history. It was unprecedented by measure of: the amount of land burned (over 1.2 million hectares), the total cost of fire suppression (over \$568 million), and the amount of people displaced (roughly 65,000 evacuated)⁴.



Landslides

British Columbia's steep, mountainous terrain, its complex geology, and its high precipitation all combine to make our province particularly susceptible to landslide activity. In fact, in British Columbia the loss of life and damage to property caused by landslides is greater than losses caused by other natural hazards such as earthquakes and flooding⁵.

³ British Columbia, Prepared BC, Top 10 Hazards in BC: <https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/preparedbc/know-the-risks/floods?keyword=floods> Accessed March 28, 2019.

⁴ Wikipedia: 2017 BC Wildfire Season: https://en.wikipedia.org/wiki/2017_British_Columbia_wildfires Accessed May 5th, 2018.

⁵ British Columbia, Public Safety and Emergency Services: <https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/preparedbc/know-the-risks/landslides> Updated March 28, 2019.

Operational

Operational interruptions include disruptions to the supply chain, transportation, IT, and telecommunications. These interruptions can severely affect your business operations.



Loss of Utilities

This could include: power outages, loss of natural gas or loss of water services. The impacts of downtime vary considerably, depending on the business functions and risk exposure. For example power outages could lead to loss of critical data, dropped sales or service calls, damage to equipment, theft, loss of product or a batch of materials, and environmental safety risks.



Disruption to business network

The second largest impact of business operations from the 2017 wildfires was attributed to losses arriving from Evacuation Orders (54.02%) and Evacuation Alerts (59.77%), which had a similar impact to the road closures, but was defined by areas rather than infrastructure. In addition to direct lack of access, the evacuation orders and alerts drove fear, which further decreased customer activity and bookings⁷.



Loss of Telecommunications

Telecommunications include phone and internet, but could also include radio communications depending on the equipment used in various business operations. The lack of ability to communicate with staff, customers and suppliers can cause dramatic impacts and/or repercussions for some businesses.



Damage to road & transportation networks

During the 2017 wildfire season, over 80% of businesses reported that road closures were the biggest cause of business interruption. These closures prevented customers from accessing businesses, prevented owners from accessing their own businesses, prevented suppliers from bringing supplies, or shipping companies from bringing finished goods or produce out of the region⁶.

Security

Small businesses are susceptible to physical security threats including theft, vandalism, and fraud. As the use of technology increases in business operations, so too do the risks of digital threats such as cyber attacks, data breaching and online fraud.



Cyber attacks / Loss of Critical Business Data

A cyber-attack is broadly defined as any attempt to gain illegal access to a computer or computer system for the purpose of causing damage or harm. A perfect example would be ransom ware, which encrypts all of the data on the computer while the perpetrator demands ransom to be paid for the data to be unencrypted.

The growth of the internet economy and the digitization of record keeping have fostered an increase in the number of cyber criminals attempting to steal data. In 2016, studies suggest that cyber-attacks alone cost the global economy \$445 billion annually⁷.

⁶TNRD Economic Recovery Workplan and Recovery Needs Report, 2018.

⁷ The Canadian Chamber of Commerce, Cyber Security in Canada, April, 2017.



Fraud & Theft

Every business, large and small, is at risk of fraud and theft. According to the Canadian Federation of Independent Business (CFIB, 2016), the definition of Fraud is 'when an individual or a group of individuals manipulates or deceives to exploit a business and obtain money, goods/services or valuable information such as personal or banking information or databases' Fraud costs more than finances, it can also cost time and stress on a business.



814
COLORANTE

Human Resources

Possibly the most critical component of business operations is the health and well being of your employees. If your small business were to encounter a disruption that resulted in one or more employees not being able to fulfill their duties, it could have both operational and financial impacts. Being prepared for unforeseen employee absence can help your business reduce associated risks.



Pandemic

How will your business provide essential services/operations in the event of a widespread outbreak of dangerous infectious disease (pandemic)? Pandemics have been recorded every ten to forty years dating back to the 1600s, and likely long before then. There were three during the last century. In the 1918-19, the "Spanish flu", over 20 million people died worldwide. The last pandemic, the "Hong Kong flu", occurred in 1968⁸. In such a scenario, a business needs to prepare for a long-term period with significant employee absenteeism.



Owner / Critical Employee Loss

What would happen if you as a business owner suddenly found yourself out of commission in the hospital? Or imagine that a key employee suddenly cannot come back to work. Could the remaining employees continue to operate the business? Do you have strategies or training in place to mitigate this impact?

⁸ Province of British Columbia, Office of the Provincial Health Officer, Current Health Topics: Pandemic Influenza : <https://www2.gov.bc.ca/gov/content/health/about-bc-s-health-care-system/office-of-the-provincial-health-officer/current-health-topics/pandemic-influenza>

Hazards and Probability for Your Business

We are now going to use the following table to list all of the hazards that are specific to your business. Keep in mind your business's specific location and circumstances. If a hazard such as loss of electricity would have zero effect on your business operations because you operate off of the grid, don't both listing it or scratch it off if it is already listed. Instead, focus on listing only hazards that pose a real threat to your business.

This workbook has pre-populated the hazard table for you, using Clearwater, BC as an example. If there is a hazard listed which you feel is not a risk to your business, cross it off. Likewise, there are some blank spaces provided to list some of your own hazards, which are not already listed.

For the purpose of this workbook, hazards are defined by conditions that are **exterior** to your business operation and **outside of your control**. In the next section we will look internally at your core business functions and assets, so keep those ideas out of this list. For example, loss of electricity is a hazard which is an outside influence which is out of your control, loss of frozen food inventory because of a loss of power is a business function (cold storage) and critical asset (operating freezer), which are both internal to your business.

Next to each hazard rank the probability of them happening (1 being low probability and 5 being very high probability). This ranking scale is relative – that means for your business flooding might be much more probable than cyber attack, while a landslide falls somewhere in-between. In these examples, for this business, flooding would be 5, cyber attack would be 1 and landslides would be 3. Other businesses might have different numbers for the same three hazards. Past history of events in the area and any studies or reports are also useful resources to consider when thinking about how likely a hazard might be.



TABLE 1: Recent Hazards in British Columbia	
Hazard	Probability (1 to 5)
Environmental	
Snowstorms	
Extreme Heat	
Forest Fires	
Flooding	
Landslides/Geo instability/Erosion	
Hazardous Materials Spill	
Operational	
Loss of electrical service	
Loss of water service	
Loss of natural gas service	
Loss of telecommunications service	
Damage to road & transportation networks	
Security	
Cyber attack/Loss of critical business data	
Fraud/Theft	
Personal	
Owner / Critical employee loss	
Pandemic	
Other	

Key Business Functions and Assets

Next, it is time to take a critical look at your business to identify and create an inventory of critical business assets and processes. Critical assets and processes are the equipment, supplies, inventory, administrative processes, manufacturing operations, sales actions, client services, etc. that are essential to keeping your business running. This will assist you in understanding which resources are integral to your operations.

This is not an exhaustive list. Try to “deconstruct” your business down to the absolute core functions and pieces. For example, if your business is a bakery, printing receipts for customers is not an absolute core function/asset, but having a working oven is.

Recovery Time Objective (RTO)

A recovery time objective is a useful target to create when creating a business continuity plan. After listing all of the key business functions and assets, assign a recovery time objective score to each of them using the table below. When doing this you should assume the complete loss of business function or asset. Determine the maximum amount of time that these business functions can be interrupted. This timeframe is called the Recovery Time Objective (RTO). The goal is to have these business functions operational within the specified RTO.

TABLE 2: Recovery Time Objective Scores (RTO)				
<24 HRS	48 HRS	1 WEEK	2 WEEKS	1 MONTH
5	4	3	2	1

The results will assist you in prioritizing the key business functions that are critical to your business operations. Prioritize your planning from the most (<24 hours) to least critical (1 month).

Use Table 3 on pg. 31 to list all of these key processes and assets. An example of a completed table is provided below.

BUSINESS FUNCTION	STAFF REQUIREMENTS	RESOURCE REQUIREMENTS	RTO Score
Sales	Sales Managers, Sales Associates	Computer, landline, customer contact list, printer, email	3
Delivery	Delivery Driver	Refrigerated van, fuel, GPS	1
Shipping and Receiving	Shipping and Receiving Manager	Computer, landline, sales and delivery records, vacuum sealers	1
Food Storage	Shipping and Receiving Manager	Refrigerators, electricity	5

TABLE 3: Critical Business Functions and RTO Scores

BUSINESS FUNCTION	STAFF REQUIREMENTS	RESOURCE REQUIREMENTS	RTO Score

Risk Analysis

Next, looking at the table you just completed, which identified all of the key business functions and assets, identify the potential impacts of being unable to resume the business function within the specified RTO. Potential impacts may be financial, organizational, operational, and/or social. This will underline the severity of the loss of key business functions to your business operations.

This analysis also assigns a score to how severe the impacts you just brainstormed are—would they disrupt your operations for a few hours? A few days? Shut your business down completely? Rate the severity out of a score of 1 to 5, with 5 being the most severe. This rating scale is relative, so base the impact of this business function being interrupted relative to the others.

Estimating the severity helps to prioritize what risks you might want to think about addressing first in your preparedness plan. How you score probabilities and impacts is completely up to you, but it can be a useful way to organize which risks are the most serious to your organization.

Use **Table 4** on pg. 33 to list these impacts and severity. An example table is given below:

Sample Risk Analysis:

Business Function/ Asset	POTENTIAL IMPACTS	Severity (1-5)
Computers	Backlog of sales and shipping transactions.	2
	Operational difficulties.	4
Food Storage	All the inventory is perishable and will be lost without refrigeration.	4
Shipping and Receiving	Unable to package products.	1
	Unable to send and receive products.	4
	Will damage business reputation and cause financial repercussions.	3

TABLE 4: Potential Impacts and Severity

Business Function/ Asset	POTENTIAL IMPACTS	Severity (1-5)

Business Impact Assessment

We will now take the risk analysis a step further and develop a business impact assessment. A business impact assessment takes a more detailed look at all of the information you have already identified, combines it all together and then prioritizes which Hazard Action Plans should be created first. It does so by assigning an overall impact score that represents the risk exposure for your business (the higher the number, the higher the risk exposure).

To complete this **Business Impact Assessment**, first start by taking the top five most probable hazards specific to your business and their associated probability scores from **Table 1** on pg. 29, and listing them in the first two columns of **Table 5** on page 37.

Hazard	Probability (1 to 5)	Business Functions Impacted	RTO Score	Severity	Subtotal	Overall Impact Score
Flooding	4					

Next, take the top three key business functions or assets and their associated RTO score from **Table 3** on pg. 31 that would be affected by this hazard, and listing them in columns 3 and 4 of **Table 5**. For some hazards there may only be one or two key business functions or assets.

Hazard	Probability (1 to 5)	Business Functions Impacted	RTO Score	Severity	Subtotal	Overall Impact Score
Flooding	4	Sales	3			
		Delivery	1			
		Shipping and Receiving	1			

Last, take the highest severity score for that key business function or asset from **Table 4** on pg. 33, and list it in column 5 of **Table 5**.

Hazard	Probability (1 to 5)	Business Functions Impacted	RTO Score	Severity	Subtotal	Overall Impact Score
Flooding	4	Sales	3	5		
		Delivery	1	3		
		Shipping and Receiving	1	2		

Now multiple the hazard probability number, by the RTO score and severity score for each key business function or asset and enter this amount into column 6 “subtotal”.

Hazard	Probability (1 to 5)	Business Functions Impacted	RTO Score	Severity	Subtotal	Overall Impact Score
Flooding	4	Sales	3	5	60	

Once all of the subtotals have been calculated, add them all up for each Hazard to determine the overall impact score. The higher this score is, the higher your business’s risk exposure and the higher priority this hazard is for your Hazard Action Plans.

Hazard	Probability (1 to 5)	Business Functions Impacted	RTO Score	Severity	Subtotal	Overall Impact Score
Flooding	4	Sales	3	5	60	80
		Delivery	1	3	12	
		Shipping and Receiving	1	2	8	

An example completed **Business Impact Assessment** can be found on page 36 and a blank template for you to fill out is located in the page after that.



Sample Business Impact Assessment:

Hazard	Probability (1 to 5)	Business Functions Impacted	RTO Score	Severity	Subtotal	Overall Impact Score
Flooding	4	Sales	3	5	60	80
		Delivery	1	3	12	
		Shipping and Receiving	1	2	8	
Forest Fires	5	Sales	3	5	75	100
		Delivery	1	3	15	
		Shipping and Receiving	1	2	10	
Cyber attack	3	Computers	3	5	45	54
		Internet	3	1	9	
Owner injury	2	Sales	3	3	18	18
Loss of electrical service	2	Computers	3	2	12	12
		Internet	1	1		

TABLE 5: Hazard Risk Impact Assessment

Hazard	Probability (1 to 5)	Business Functions Impacted	RTO Score	Severity	Subtotal	Overall Impact Score

Risk Reduction - Mitigation & Preparedness

A quick recap from the beginning of this workbook, mitigation is the action you take before a hazardous situation occurs to reduce exposure to risk. By mitigating the risks, when a hazard occurs, it will have less of an impact. Preparedness is the action of putting things in place before an emergency, so that when a hazard occurs you are better equipped to deal with it.

Once you have identified risks you can determine what actions you can take to reduce risks to your business (considering cost, time, and benefit of each action).

Risk Reduction and Mitigation Strategies

As already mentioned, now that you have your completed Hazard Impact Assessment, you now know the top priorities (highest scoring hazards) that you will need to address. If you have the time and resources, go ahead and make a hazard action plan for all of them. If that task feels a little daunting, focus first on the top three highest scoring hazards.

At this point you will also have an understanding (from the Hazard Impact Assessment) which key business functions or assets will be impacted. Using this information, read through the following section, which provides examples of various preparedness and mitigation strategies that you might be able to employ. Please keep in mind that this list is not exhaustive – you might be aware of additional or better strategies that suit your business best.



Environmental Hazard Strategies:



Flooding



Forest Fires



Land Slides



Snowstorms



Severe Heat



Hazardous Material Spills

Social Media: in Crisis Communications

Social media is a powerful tool that is useful for getting short and important messages to a wide audience. Messages sent through social media have the potential to affect your businesses reputation, good or bad. In the midst of an emergency or crisis, you can ensure your good reputation shines through with some preplanning. Once you have identified specific crises that could impact your business you can prepare social media responses that align with each potential risks in advance.

Social Media: As an Information Source

Social media is also an optimal platform for receiving information vital to your business during an emergency. Following the accounts of local news agencies, your municipal and regional government offices, Emergency Management BC and Emergency Info BC will allow you to stay updated on breaking information. Social media is not without its downfalls however as mis-information can also be present. Choose your trusted sources of information with this in mind.

Donations

Money

Donations of money are the most efficient and effective way to support local aid organizations in their efforts to provide relief goods and supplies. Identify trusted organizations in your community that support relief efforts that you can help with your cash donations.

Service/Equipment

Identify equipment and services your business can provide in recovery efforts. Stay up to date on the need in your community by following local media and reaching out to authorities.

Employee Time

Your company may be able to continue operations after a large disruption in your community. Consider supporting your employees and their desire to help their community by allowing them to volunteer with paid time.

“Never Raise Prices” Policy

Raising prices in the face of a disaster is distasteful. No matter what you sell, being a good corporate community member can increase customer loyalty and help you attract new customers. Having a standing company policy to never raise prices is a way that you can show your commitment and gain social equity.

Crisis Time Log

Tracking the time it takes to implement your business continuity plan and capturing unexpected activities that you may not have included in a crisis time sheet will help you review successes and challenges in your BCP after the disruption.

Emergency Assistance Agreements

If your business is impacted by a disaster your resources may be stretched to the point where you are unable to continue operations. Prearranging an agreement with other businesses or organizations to provide emergency assistance to each other in case of a crisis can be invaluable. Not only can you ensure your business operates during difficult times you can also gain valuable insights by helping other businesses about your own business continuity planning process.

Operational Hazard Strategies:

Operational interruptions include disruptions to supply chain, transportation, IT, and telecommunications. These interruptions can severely affect your business operations:



Utilities



Damage to road & transportation networks



Disruption to business network



Telecommunications

Emergency Telecommuting

Telecommuting can be an excellent option to maintain key business operations during a weather emergency or other workplace disruption. From keeping employees off dangerous roads to an influenza outbreak, telecommuting can keep your employees healthy, safe, and stress free, all while maintaining their work productivity. In order for telecommuting to be successful as a business continuity tool, there needs to be some planning. You must identify which jobs can be done remotely, put the proper technology in place, ensure the technology is secure (protected), train your staff and test the system.

Alternative Suppliers

Your business may rely heavily on external key suppliers to provide products and services. Ensure your suppliers have their own business continuity plans and understand what will happen to their supply chain their operations should go down. Look into alternative suppliers in the event your main supplier is impacted by a disruption.

Power Failure Strategy

Businesses across the world have become heavily reliant on the availability of continuous power. Because of this reliance it is critical that your business have a power failure response strategy in place. Here are a few power failure strategies to consider:

1. Identify potential causes of power failure (ex. Technical, environmental, cyber-attack)
2. Prioritize the systems that need to continue operations in order to minimize losses and sustain basic business operations.
3. Determine what type of emergency power your company should use.
4. Develop and practice your plan.

Alternative Power Supplies

If your business relies heavily on a power supply consider installing permanent emergency generators. Note that the installation, operation and maintenance is quite expensive and complex, and may not be viable due to local building codes or environmental constraints. If you decided to install permanent electrical generation equipment, you will need an experienced professional's help. Alternatively, portable electric generators can be installed after the power has failed and before the uninterruptible power supply shuts down. The wattage and voltage ratings for each generator should be defined prior to the outage and procedures documented, so that when acquiring them, the load does not have to be calculated under adverse conditions: which usually leads to error and further disaster. You can either rent or purchase portable generators. If you rent make sure to arrange a pre-emergency contract. If you purchase generators ensure they are regularly maintained.

Backup Critical Resources

Identify your most critical business functions and ensure you have backups for these. For example, if your computer files are critical to your business operations ensure you have these files duplicated or saved in another location and that you have the means to access them should your computer become damaged or inaccessible.

Reputation Management

The way you handle an emergency is critical to your reputation. Think of a business disruption as your opportunity to improve your business reputation.

Security Hazard Strategies:

Small businesses are susceptible to physical security threats including theft, vandalism, and fraud. As the use of technology increases in business operations so to do the risks of digital threats such as cyber attacks, data breaching and online fraud.



Cyber attack /



Fraud / Theft

Loss of Critical Business Data

Information Technology Protection

Data is one of your businesses most important assets. When a disaster happens an Information Technology (IT) strategy can make all the difference in your businesses survival. In its simplest form you can protect your data by having hard copies of critical information, data and resources stored securely in an off-site location. This way, even if your physical location is compromised, you can establish the continuation of your operations.

Cloud Storage and Computing

When data is stored on remote servers accessed from the internet, it is called "Cloud Storage". This virtual storage is maintained, operated and managed by a cloud storage service provider on storage servers that are built on virtualization techniques. Businesses of all sizes can be empowered using cloud technology knowing their most current data is being stored securely so that they can have instant and accurate information anywhere, anytime on any device.

Data Back-ups

Ensure you back up your data regularly onsite and offsite and test your system periodically to verify you are able to restore your system if needed. Using an external storage device (external hard drive or USB storage) to back up data and store in a secure off-site location.

Human Resource Hazard Strategies:

Possibly the most critical component of executing your business continuity plan is your employees. Their involvement in the planning process is critical. A primary focus will also need to be on your employees' personal lives should they be disrupted.



Owner / Critical Employee Loss



Pandemic

Communication is Fundamental

Communicate concise, timely, and up-to-date information with your staff about the state of your operations on a regular basis. This helps reduce stress and gives your team confidence that they are valued members of your business.

Training & Succession Planning

As mentioned above, some of your employees may experience personal impacts from a disaster. Having a plan that allows them to take the time they need to deal with personal impacts is critical. A key part of this plan is cross training and succession planning. Succession planning is the process of having your key operations remain functioning regardless of key personnel. Cross training provides more flexibility in managing your staff to get the job done, and it is good for staff because it helps them learn new skills, increase their value to their firm and prevent position fatigue and ultimately supports succession planning.


Involve your Employees

A good business continuity plan only happens when everyone in the business is aware of what the plan is and how to execute it in case of emergency. Involve your employees in every stage of your planning process so they are familiar with what to expect and what their roles and responsibilities are should a disaster happen. Consider having some of your staff take formal disaster training and appoint them as leads in your business continuity plan.

Staff Well-being

Your employees are your biggest assets. You will want to be sure the working conditions are safe before anyone can return to work. Also, consider if anyone on your staff has been personally impacted. Respect the time staff will need to take care of their homes and families, offer your assistance if possible.

Monitor your employees' mental health, a disaster can be emotionally and mentally draining. Dealing with the after effects of a disaster may be as stressful or more stressful than the event itself. If you offer health benefits increase awareness of the resources available to your staff. Encourage your staff to take advantage of all resources available to them and monitor their stress levels and mental well-being.



In BC the occurrence of forest fires is
projected to increase by 50% or more over
the period through 2050

THE INSURANCE BUREAU OF CANADA

Insurance

Having proper insurance coverage is one of the most important things businesses can do to strengthen their ability to recover from the impacts of an emergency or disaster. Never assume you have coverage for a particular loss; it is important to know exactly what you are covered for, as well as the limits of that coverage.

This is especially important as businesses are not eligible to apply for government disaster financial assistance if insurance was available for a particular loss and the business chose not to obtain coverage.

Now that you have completed the Business Impact Assessment, you have the core information you will need to start investigating insurance options, such as:

- What are the most likely hazards that will have the biggest impact on your business and what were the key business functions/ assets impacted (all located in the Hazard Impact Assessment table on pg. 35)?
- Next, consider the amount of the coverage that you require. For example, if an extended power outage causes the loss of frozen perishable inventory, what is the maximum value that inventory could be (i.e. \$20,000 or \$200,000)?
- Review any exclusions or other considerations for a given policy: i.e. Does operating a welder on premises make a given fire insurance policy void?

These answers help to define insurance needs, to determine what is important to insure, what losses the organization can absorb themselves, and what action plans can be put into effect to reduce potential losses.

Speak with your insurance representative about disaster risks and what insurance options make the most sense for your business. Be sure you are familiar with the insured perils on your existing insurance policy; speak with your insurance representative if you are in doubt or have any questions.

When considering disasters and emergencies, coverage for such things as a cyber attack, fraud, loss of income, stock spoilage, equipment damage and debris removal can be especially valuable.

Some insurance questions which might prove useful:

Insurance Checklist	Yes	No
Do I need Business Income and Extra Expense Insurance?		
Does my policy cover cyber and privacy breach coverage?		
Does my policy cover the cost of required upgrades to code or due to by-laws?		
Am I covered for lost income in the event of business interruption because of a loss?		
Do I have enough coverage?		
Am I covered for loss due to interruption of power?		
Is coverage provided for both on- and off-premises power interruption?		

Other considerations:

- What perils or causes of loss does my policy cover?
- How will my property be valued?
- What does my policy require me to do in the event of a loss?
- For how long is coverage provided?
- How long is my coverage for lost income if my business is closed by order of a civil authority?
- To what extent am I covered for reduced income due to customers not all immediately coming back once the business reopens?
- What types of records and documentation will my insurance company want to see?
- How will my emergency management program affect my rates?

The following page provides an example of a completed business insurance summary table. Please use this as a reference for completing the blank table provided on pg. 49.

Insurance Company Information	
Name	Inclusive Inclusions Ltd.
Street Address	209 Dutch Lake Road, Clearwater, BC
Telephone Number	(250) 555 – 5555
Fax Number	(250) 555 – 5555
Website	www.ii.ca
Contact Emergency Telephone	1-888-555-5555

Insurance Agent's Information	
Agent's Name	Billy Billings
Agent's Direct Line	(250) 555 – 5555
Agent's Email	XXXXXXXX@XXXXXXXX.ca
Contact Emergency Telephone	1-888-555-5555
Insurance Bureau of Canada:	(1-844-227-5422)

Insurance Policy Information				
Type of Insurance	Provider Name	Policy Number	Policy limits	Coverage (General Description)
Fire and Flood	Impact Ltd.	123456	\$1,000,000	Basic coverage from Fires and Floods
Business Interruption	Intact Ltd.	123456	\$ 250,000	Loss of income from interruption
Liability	Indeed Ltd.	123456	\$3,000,000	General liability



Table 6: Insurance Company Information

Name	
Street Address	
Telephone Number	
Fax Number	
Website	
Contact Emergency Telephone	

Insurance Agent's Information

Agent's Name	
Agent's Direct Line	
Agent's Email	
Contact Emergency Telephone	
Insurance Bureau of Canada:	(1-844-227-5422)

Insurance Policy Information

Type of Insurance	Provider Name	Policy Number	Policy limits	Coverage (General Description)

Insurance cost vs. benefit.

There is a general perception from business owners that business interruption insurance is cost prohibitive, but data would seem to indicate that this might only be a perception and not the reality. To make this case, a Kamloops-based insurance broker was asked to provide real life examples of insurance policies for businesses currently operating in and around the region. All identifying information has been stripped to protect the anonymity of the businesses.

Business interruption insurance offers coverage that will replace your lost income and covers expenses if your business can't maintain normal operations due to an insured loss. It is different than most other types of insurance because it doesn't necessarily involve a physical loss of your own property. For example coverage can be available for:

- Interruption by Civil Authority
- Loss of Off Premises Utilities, which furnish heat, light, power or gas to the insured premises.

The wildfires and floods of British Columbia is a true example of where this coverage can be valuable. This type of insurance can help your business continue to take care of employees, pay your bills and get you back up and running as soon as possible.

Real examples of premiums for this coverage include:

- B&B located in Clearwater: **\$100,000 limit = \$326 per year**
- Kamloops Business: **\$1,900,000 revenues per year coverage = \$688 per year**

As a consumer of this insurance must "confirm" their loss, it is vital that past year financials have been completed and in-house bookkeeping documents are up to date.



Hazard Action Plan Template

The following is a basic template to facilitate your planning. It is scalable to be as simple or complex as your business requires. Prioritize your planning based on the overall **Hazard Risk Impact Assessment** scores from **Table 5**, pg. 37.

SAMPLE #1

Hazard		Flooding
Business Functions Impacted		Recovery Time Objective
Sales		2 Weeks
Shipping		4 weeks
Receiving		6 weeks
Potential Impacts		Inventory damage
		Financial impact
		Reputation damage
Resource Requirements		Landline or mobile phone
		Sales and shipping records
		Key customer contact list
Staff Requirements		Sales manager
		Sales staff
		Shipping and Receiving staff
Mitigation and Preparedness Strategies	BEFORE	Develop a flooding strategy
		Locate a temporary warehouse backup
		Develop a communications plan
		Ensure resources are available on the “cloud”
		Make sure insurance is in place
	DURING	Contact the Business Continuity Manager
		Implement communications plan
		Move as much inventory as possible to backup warehouse location
		Implement strategies to mitigate flood damage
	AFTER	Do an inventory check for damage
		Contact insurance company
		Prioritize shipping and receiving
		Continue with communications plan



HAZARD ACTION PLAN TEMPLATE

Hazard:		
Business Functions Impacted		Recovery Time Objective
Potential Impacts		
Resource Requirements		
Staff Requirements		
Mitigation and Preparedness Strategies	BEFORE	
	DURING	
	AFTER	



Hazard:		
Business Functions Impacted		Recovery Time Objective
Potential Impacts		
Resource Requirements		
Staff Requirements		
Mitigation and Preparedness Strategies	BEFORE	
	DURING	
	AFTER	



Hazard:		
Business Functions Impacted		Recovery Time Objective
Potential Impacts		
Resource Requirements		
Staff Requirements		
Mitigation and Preparedness Strategies	BEFORE	
	DURING	
	AFTER	



Hazard:		
Business Functions Impacted		Recovery Time Objective
Potential Impacts		
Resource Requirements		
Staff Requirements		
Mitigation and Preparedness Strategies	BEFORE	
	DURING	
	AFTER	



Hazard:		
Business Functions Impacted		Recovery Time Objective
Potential Impacts		
Resource Requirements		
Staff Requirements		
Mitigation and Preparedness Strategies	BEFORE	
	DURING	
	AFTER	

Practice Your Plan

The most effective way to be ready for a disaster is to practice your plan. Ensure you involve staff in these exercises so they are familiar with what is expected of them in case of an emergency. The more a business continuity plan is tested the more likely your business will minimize impacts should you face a disaster.

Practice Formats:

Staff Meetings

A staff meeting is an excellent place to engage in discussion about various hazards, the impacts on the business and any mitigation or preparedness strategies already in place. The primary goal during these staff meetings is to ensure your employees are comfortable with their roles and responsibilities as outlined in your business continuity plan.

Scenario Exercises

The Scenario Exercises is a meeting to discuss an imitation emergency. Staff review and discuss the actions they would take in a particular emergency, testing the emergency plan in an informal, low-stress environment. These exercises help clarify roles and responsibilities and identify additional preparedness needs.

Simulation Exercise

A full-scale exercise is a simulation of a real business or community disruption involving other businesses, organizations, and community stakeholders. The exercise typically takes place in a location where the simulated disruption occurred and involves personnel, business partners and other resources to practice a disruption on a large scale.



Section 2: Additional Business Continuity Plan Components

Crisis Communication Plan

There are two main components of a crisis communication plan: the first involves strategies around communicating information about your business outwards and the second involves strategies around collecting information from external resources to stay up to date on the hazard.

Communicating Outwards:

Knowing how you will communicate with employees, customers, business partners, service providers and (if necessary), the media during an emergency is an important part of the preparedness process. How will you use your business website, social media, email, telephone? Creating a Crisis Communication Plan is a valuable tool for developing these communications strategies ahead of time.

Use the tables on the following pages to determine the communications leads, when to implement your communications strategies, who you will communicate with, how you will communicate to your intended audience and to develop some template messaging.

Examples of audiences include:

- Employees
- Stakeholders
- Customers
- Regulatory Agencies
- Media

Examples of channels include:

- Phone calls
- Texts
- Emails
- Website emergency messaging system
- Voice mail emergency messaging
- Social Media

Some examples of completed templates are provided on the following pages.

Sample Communications Plan: Roles and Activation

Key Roles and Responsibilities	
Primary Communication Lead:	Babara Bellino
Emergency Contact Number:	(250) 555 – 5555
Email address:	XXXXXXX@XXXXXXX.ca
Back-up Communication Lead	Kennith Kemmerer
Emergency Contact Number:	(250) 555 – 5555
Email address:	XXXXXXX@XXXXXXX.ca

When to Activate Plan (Any of the Following Conditions)	
Length of time of outage/interruption:	Greater than 48 hours
Percentage of sales	25%
Number of employees impacted	25%
% Key business functions interrupted	10%
% Key business assets down	10%
Evacuation Alert	YES
Evacuation Order	YES
Inability to access Wells Grey Park	YES

Sample Communications Plan: Employees

Audience	Employees
Communication Channels	Phone calls Email
Pre-Hazard Message:	[COMPANY NAME] is aware of [impending hazard] that is scheduled to impact [community/offices] on [this date]. We will continue to monitor the situation and send updates as needed. Please check with [authority body] for additional information.
After an Event Message Operations Not Affected:	This message is being left on behalf of [NAME, TITLE]. Today is [date/time]. [COMPANY NAME] was not affected by the [hazard] and has resumed operations as usual.
After an Event Message Operations Affected:	This message is being left on behalf of [NAME, TITLE]. Today is [date/time]. [COMPANY NAME] was affected by the [hazard]. We are temporarily not operating. We will send additional details and/or updates as they become available. Thank you.

Sample Communications Plan: Customers

Audience	Customers
Communication Channels:	Facebook Website Twitter
Pre-Hazard Message:	[COMPANY NAME] is aware of [impending hazard] that is scheduled to impact [community/offices] on [this date]. We will continue to monitor the situation and send updates as needed. Please check with [authority body] for additional information about [impending hazard].
After an Event Message— Operations Not Affected:	This message is being left on behalf of [NAME, TITLE]. Today is [date/time]. [COMPANY NAME] was not affected by the [hazard] and are open for business as usual.
After an Event Message — Operations Affected:	Hello, this is [name and title]. This message alert is for [date here]. Due to the [hazard], [COMPANY NAME] will be temporarily offline so that we can ensure our employees and workplace are safe. We appreciate your patience as we work through this event. Please call back for updates.



Crisis Communication Plan

Key Roles and Responsibilities	
Primary Communication Lead:	
Emergency Contact Number:	
Email address:	
Back-up Communication Lead	
Emergency Contact Number:	
Email address:	

When to Activate Plan (Any of the Following Conditions)	
Length of time of outage/interruption:	
Percentage of sales	
Number of employees impacted	
% Key business functions interrupted	
% Key business assets down	
Evacuation Alert	
Evacuation Order	



Communications Plan and Messaging

Audience	
Communication Channels:	
Pre-Hazard Message:	
After an Event Message—Operations Not Affected:	
After an Event Message—Operations Affected:	



Communications Plan and Messaging

Audience	
Communication Channels:	
Pre-Hazard Message:	
After an Event Message—Operations Not Affected:	
After an Event Message—Operations Affected:	



Communications Plan and Messaging

Audience	
Communication Channels:	
Pre-Hazard Message:	
After an Event Message—Operations Not Affected:	
After an Event Message—Operations Affected:	



Communications Plan and Messaging

Audience	
Communication Channels:	
Pre-Hazard Message:	
After an Event Message—Operations Not Affected:	
After an Event Message—Operations Affected:	

Collecting Valuable Information:

Your business should think about where and how you will get up-to-date information in an emergency. Knowing ahead of time what sources (like news media and local government agencies) you should monitor will help ensure your business gets the information it needs in a crisis.

Use the following table to identify where you will find up-to-date information on external hazard situations. A list of useful sources of information has been provided in Appendices D.

An example of a completed table is provided below:

Hazard	Information Sources
Flood	Clearwater Fire Hall: (250) 674-2237
	Emergency Info BC: https://www.emergencyinfobc.gov.bc.ca/
	British Columbia River Forecast Center: http://bcrfc.env.gov.bc.ca/warnings/index.htm
	The TNRD Emergency Program at 1-877-377-8673
Forest Fire	British Columbia Wildfire Service: https://www2.gov.bc.ca/gov/content/safety/wildfire-status/wildfire-situation
	Drive BC: https://www.tranbc.ca/current-travel-advisories/
	BC Wildfire Service Facebook: https://www.facebook.com/BCForestFireInfo/
	BC Wildfire Service Twitter: https://twitter.com/bcgovfireinfo?lang=en
Power Interruption	BC Hydro at 1-888-POWERON (1-888-769-3766) or *HYDRO (*49376) on a cell phone.
Telecommunications Interruption	Telus: To reach customer service, contact 1-800-361-3311 (business) or 1-800-310-2255 (personal), or visit www.telus.com
	Shaw: To reach customer service, contact 1-877-742-9249 (business) or 1-888-472-2222 (personal), or visit www.shaw.ca



Collecting Valuable Information:

Hazard	Information Sources

Evacuation Guide

Some hazards will necessitate the declaration of an evacuation order because it has been deemed too dangerous to stay in the area. The authority to order an evacuation can rest with different levels of government (local, provincial or federal). A standard three-stage evacuation process has been adopted by all levels of government, as described below:

Stage 1: Evacuation Alert

Individuals are advised of the potential need to get ready for evacuation. The alert highlights the nature of the danger and that evacuation may be required at any time. Information will be provided on where to go if the evacuation is ordered. Whenever possible, emergency officials will provide as much notice as possible so people have time to get ready.

Evacuation alerts do not require a declaration of a state of local emergency. In some instances an Evacuation Order is immediate and no evacuation alert is given.

Stage 2: Evacuation Order

All persons in the affected area are told that, in the interest of their own safety and considering the risk, they are now ordered to leave the area. At this time any related information, such as a specific evacuation route or the location of an Emergency Reception & Information Centre will be provided.

A declaration of a state of local emergency must be declared for an evacuation order to be valid.

Stage 3: Evacuation Rescind

All persons in the affected area are advised that the emergency is under control and the area has been declared habitable and safe and the evacuation order has been rescinded.

How will you know if there is an evacuation alert or order?

Various methods will be used to advise British Columbia residents and businesses in the event of an evacuation alert or an evacuation order, such as: going door-to-door (if applicable), patrol cars or fire vehicles using PA systems, alerting the media (radio, TV, internet), and social media (Emergency Management BC, Regional Districts, RCMP, etc.).



Before an
Evacuation Alert

- Designate an individual as the Evacuation Lead
- Devise a system for accounting for all personnel during the evacuation

Evacuation Alert

- Collect and organize the important items already identified at the start of your Business Continuity Plan, under "locations of important items"
- Ensure all employees and visitors are aware of the evacuation alert information
- Start to implement any communications strategies if applicable
- Consider taking pictures of assets for insurance claim purposes

Evacuation
Order

- Take all important items and critical assets already identified
- Carry out emergency shut off procedures for utilities, equipment, etc. if necessary
- Secure the building by closing and locking windows and doors
- Set out your First Responder Package if applicable

Evacuation
Rescind

- Monitor trusted communications channels to identify when it is safe to return and if there is anything you need to do to ensure it is safe to re-enter your place of work
- Wrap up any communications strategies if applicable

Emergency Responder Package:

An **Emergency Responder Package** is a simple collection of information that would prove useful to emergency responders in a hazard situation. There are a number of key things to include in this package such as:



- A copy of this page from the Vital Business Information from the **Business Continuity Plan** which outlines:
 - The business continuity leads and their contact information
 - The basic business information, such as address and directions



- A copy of this page from the Vital Business Information from the **Business Continuity Plan** that outlines the shutdown procedures for the business.



- A map of the business outlining the various buildings, locations of items of interest to first responders such as:
 - First Aid kits
 - Emergency supplies
 - Useful equipment
 - Dangerous materials
 - Other items of interest

Using an Emergency Tube

The **Emergency Tube** is meant to be an easily accessible waterproof tube to store critical business information. A suggestion for building an **Emergency Tube** is included in the diagram on page 74. Please make sure that it is placed where it can only be accessed by responders and be aware that it may be subject to theft.








Creating a Map

To create the map, use the template on the following page and keep in mind the following tips:

- Locate key items of use to a responder on the map.
- Select a suitable scale
- Use the symbols provided in the legend at the bottom of the page, they are widely recognized by responders
- Indicate the 'North' arrow



Legend:

- | | | | |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|---------------------|
|  | Compressed Gas
(e.g., oxygen, acetylene,
propene, air tanks
anhydrous ammonia) |  | Poisonous Materials |
|  | Flammable Liquids |  | Corrosive Materials |
|  | Oxidizing Materials |  | Fertilizer |
| | |  | Pesticide |

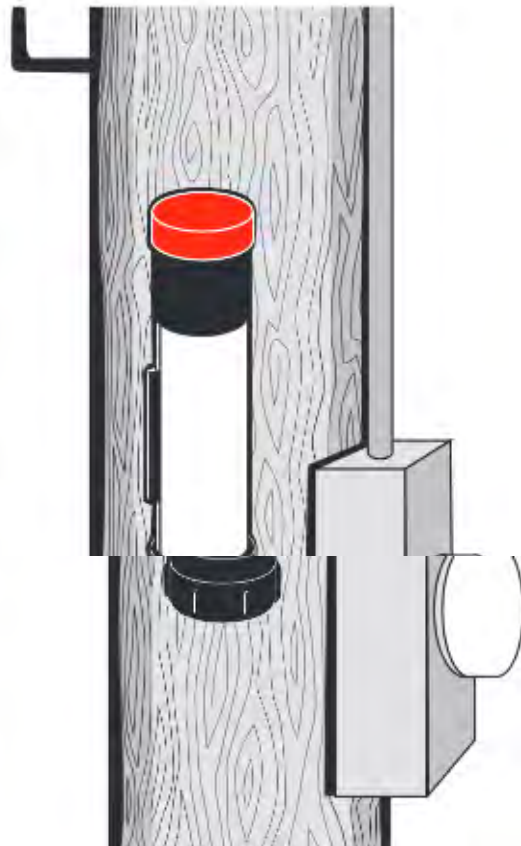
Suggestion for Building Waterproof Container (Tube)⁹

Suggestion for Building Waterproof Container (Tube)



The pictured tube:

- Constructed of 2" ABS DWV Pipe approximately 14" long
 - 2" ABS DWV cap slip on one end (glued on with ABS glue)
 - 2" ABS DWV Adaptor FIP (glued on the other end) and threaded plug inserted
 - 3" length of 2 ½" ABS pipe partially cut to be used as mounting bracket
 - Drill 2 holes for mounting screws
- **Made visible with reflective marking or letters (suggestion: orange strips)**
- Materials should be available at most hardware or building supply stores
- Install on utility pole (if available) in yard



⁹ Partners in Progressive Stewardship, The Alberta Environmental Farm Company, Rural Emergency Plan 2008.

Appendices

APPENDIX A: Business “Grab and Go” Kit Checklist

Below is a list of items to consider when building your Business “Grab and Go” Kit. The “Grab and Go” Kit is also called an emergency preparedness kit and many are available for purchase pre-made. Employees should also be encouraged to build their own “Grab and Go” Kits and have them available at all times, such as in their vehicle.

- ☐ A copy of your **Business Continuity Plan**
- ☐ Water: one gallon of water per person per day for drinking and sanitation
- ☐ Food: at least a three-day supply of non-perishable food
- ☐ Flashlight and extra batteries and some basic tools
- ☐ First aid kit and three-day supply of prescription medications
- ☐ Whistle to signal for help
- ☐ Dust mask or cotton t-shirt to help filter the air
- ☐ Moist towelettes for sanitation
- ☐ Can opener
- ☐ Sturdy shoes, extra clothes and blankets
- ☐ Cash
- ☐ Backpack or tote bag (to carry the kit items)
- ☐ Blanket or sleeping bag
- ☐ 5 pack of Candles
- ☐ Waterproof Matches
- ☐ 12-Hour Light Sticks
- ☐ Tarp: 8' x 10'
- ☐ Solar Blankets
- ☐ Work Gloves
- ☐ Duct Tape
- ☐ Sunscreen
- ☐ Jacket
- ☐ Folding Shovel
- ☐ Leatherman style multi-tool
- ☐ Wind-up flashlight and radio
- ☐ External battery pack or wind-up cellphone charger
- ☐ “OK / Need Help” Sign – for display in a window of a vehicle or premises

APPENDIX B: BC Disaster Financial Assistance Information

Following a disaster, the provincial government may declare the event eligible for **Disaster Financial Assistance** (DFA). Once declared, the DFA program may compensate individuals for essential uninsurable losses and/or reimburse local governments for damaged infrastructure.

In order to apply for assistance, businesses must meet all DFA program eligibility criteria. Only uninsurable items essential to the operation of the business will be considered for financial assistance.

Losses for which eligible small businesses can apply for assistance must be uninsurable; if coverage was available but a business chose not to purchase insurance, that loss is not eligible for DFA consideration.

DFA Business Eligibility Criteria

- ☐ Is your business managed by all owners of the business on a day-to-day basis?
- ☐ Is the income from the business the major source of income for all owners of the business?
- ☐ Are the gross sales of the business less than \$1 million per year?
- ☐ Does the business employ less than 50 employees at any one time?
- ☐ You will be required to provide supporting documentation to support the above information and have it available for the evaluator during the site meeting.
- ☐ Written confirmation from your insurance broker/agent that you could not have purchased insurance to cover the loss to your small business, farm or charitable organization.
- ☐ A copy of a rental agreement or lease, if applicable.
- ☐ If you have invoices/receipts for cleanup or repairs, please have them available during the site meeting to help the evaluator identify eligible costs.
- ☐ The most recently filed financial statements (income statement and balance sheet) used for income tax purposes.
- ☐ The most recently filed complete corporate income tax return, with all supporting schedules.
- ☐ The most recently filed complete personal income tax returns for all owners, with all supporting schedules.
- ☐ Proof of ownership (Central Securities Register listing all shareholders or Partnership Agreement)

Please Note: Disaster Financial Assistance is not available for wildfire losses. DFA is limited to uninsurable losses. Fire insurance for homes and businesses is reasonably and readily available across the province.

To learn more about British Columbia's Disaster Financial Assistance Program, eligibility requirements and application process, visit: <https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery>. Updated March 29, 2019.

APPENDIX C: Home-Based Business Information

If your business is based out of your home, disaster and emergency preparedness are still important. Below are some important things you should consider which home-based business specific:

Home-Base Business Emergency Plan

Working from home means you not only have to safeguard your family but also the means to make your living – your business. Having a plan in place should you have to evacuate, lose water and power for an extended period of time are all situations to plan for.

The Provincial Government has excellent resources for getting your “Household Emergency Plan” in place. https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/embc/preparedbc/2015_household_emergency_plan_v03_web.pdf

Home Hazard Assessment

Your home can be impacted by a variety of disasters: floods, wildfires, extreme weather, etc. Be familiar with the hazards in your area and prepare a home safety checklist. Consider having a professional assess options for dealing with your home and property structural issues or hazards.

Home-Based Business Insurance

Make sure your business operations are covered in your insurance. Home Insurance does not necessarily cover your home-based business operations. Consider asking your insurance professional about what is exactly covered in your policy and what additional coverage you should have (liability, loss of data or income).