



## National Business Resilience Planning Assumptions

The planning assumptions outlined in this document summarise the Government's assessment of the potential impact of a range of national hazards. They are intended as a reference tool to support and inform resilience planning by businesses.

These planning assumptions have been informed by the Government's assessment of the risks most likely to cause civil emergencies in the UK – this is the National Risk Assessment (NRA) 2014. Risks are assessed according to the likelihood that they will occur in the next five years and the impacts they might have on national infrastructure and the public. For more information about how risks are assessed from a national perspective, see the public version of the NRA, the [National Risk Register](#).

The planning assumptions are based on 11 types of disruption. For each of these disruptions information is provided on:

- the national impact of the “reasonable worst case scenario”;
- secondary impacts;
- potential causes of these disruptions;
- sources of information, or recommended actions, to help plan for these disruptions.

**The risks have been presented with a score of Moderate, Severe or Extreme.** This is intended to give businesses an idea of the relative severity of impacts, which can be caused by a range of risks. Each risk scenario is scored according to the social disruption, economic harm and psychological harm it causes.

We appreciate that it may be beyond the capabilities of some businesses to prepare for the most extreme impacts but would advise that most organisations, including Small to Medium sized Enterprises, try to plan for those impacts scored as moderate – as a minimum. The further information column points to sources of information or next steps that could assist with this.

As the relative impact for individual businesses will be different and could be higher than the national score, it is well worth organisations undertaking their own risk assessment to inform their planning. The risks included here are illustrative of common consequences and are not an exhaustive list of the risks businesses may face.

**Impacts of particular risks are determined by the reasonable worst case scenario for that risk.** The reasonable worst case scenario represents a challenging manifestation of the scenario after highly implausible scenarios are excluded. Impacts occurring as the result of actual disruptive events will vary across locations and individual organisations. More localised information about risks can be found in Community Risk Registers produced by [Local Resilience Forums](#) in the England and Wales, or by [Regional Resilience Partnerships](#) in Scotland.

**This document does not show the likelihood of any disruption occurring and does not explicitly consider the impact of threats (malicious attacks)** – although many of the potential impacts from threat-driven scenarios are very similar to those outlined in this document.

**To provide feedback on this document, or discuss any of the hazards outlined in the planning assumptions, please email [communities.prepared@cabinet-office.x.gsi.gov.uk](mailto:communities.prepared@cabinet-office.x.gsi.gov.uk)**



Nature of disruption	National impact of “reasonable worst case scenario”	Secondary Impacts	Potential causes	Sources of information and recommended actions
Denial of Access / Loss of Premises	<b>Extreme:</b> properties out of use, damaged for <b>14 days or longer</b> or the surrounding area inaccessible for similar period of time.	<p><b>Essential services (gas, water, power and telecoms)</b> may be disrupted for similar time periods.</p> <p><b>Supply chains</b>, particularly road deliveries, are likely to be affected.</p> <p><b>Local services</b> .e.g. schools and hospitals are likely to be disrupted.</p> <p>Following criminal or industrial incidents, <b>police and other investigations</b> may result in denial of access to buildings within a cordon.</p>	<p><b>Major coastal, tidal and river flooding</b> could have these impacts after which it may take many <b>months for buildings to dry out</b>.</p> <p>Salt/water damage may warrant the demolition of some buildings. Silt and debris may also cause damage to buildings.</p> <p><b>Industrial incidents</b> such as explosions from gas/ pipeline/ flammable and toxic chemical storage could cause damage to premises.</p>	<p><b>The Environment Agency</b> provides information, warnings and advice on floods <a href="#">here</a>.</p> <p>Local Authorities will include the risks from <b>COMAH</b> sites on local risk registers.</p> <p>You can search for hazardous chemical sites near you on the HSE website <a href="#">here</a>.</p>
Financial: Disruption to Retail Banking Services; or, Payments Systems Disruption	<b>Severe:</b> Disruption to <b>retail banking services/ payment systems</b> lasting for several days.	<p><b>Reputational impact</b> to affected firm(s).</p> <p>Potential for <b>social disruption</b> if, for example, salaries/ benefits are not paid.</p> <p><b>Contractual implications</b> of missed payments.</p>	<p><b>Technological failure of a bank’s computer system.</b></p> <p><b>A temporary failure in a critical element of a payment system.</b></p>	<p><b>Understand consequences</b> of a disruption to retail banking services, including losing a payment service:</p> <ul style="list-style-type: none"> <li>- <b>Ability to check balances</b></li> <li>- <b>Making/ receiving payments</b></li> <li>- <b>Withdrawal of money</b></li> </ul> <p>Include retail banking and payments outage <b>scenarios</b> in planning.</p> <p>Consider <b>diversifying</b> payment provider mechanisms (processes &amp; methods) and build <b>strong relationships</b> with service providers.</p>
Inter-national Trading Disruption	<b>Severe:</b> Significant disruption to <b>trade</b> , as well as disruption to <b>financial transactions and the movement of goods</b> .	<p>Disruption to <b>flows of goods and payments, for example if capital controls are imposed</b>.</p> <p>Reduced commercial <b>confidence</b> and demand.</p> <p><b>Exchange rate fluctuation.</b> Overseas trading partners <b>going bankrupt/ defaulting</b> on payments.</p> <p>Severe <b>supply chain</b> disruption in the affected economy.</p>	<p><b>Political and/or economic shocks</b> to a UK international trading partner(s)</p>	<p>Improve resilience by:</p> <ul style="list-style-type: none"> <li>- <b>Diversifying trading partners</b></li> <li>- Increasing <b>understanding of contracts</b> with overseas trading partners</li> <li>- Having <b>contingency plans</b> for trade disruption with international partners.</li> </ul>
Staff Absence	<p><b>Extreme:</b> <b>15 – 20% absence rates</b> in the peak fortnight of a pandemic.</p> <p><b>SMEs and small specialised teams</b>, should plan for <b>30% staff absence</b>. Staff with <b>caring responsibilities</b> may need to take time off work even while well.</p>	<p>UK borders will not close in response to a flu pandemic, but other countries’ may – this could impact international <b>supply chains</b>.</p> <p><b>Service provision from suppliers</b> is likely to be impacted by their own staff shortages.</p> <p>Possible wide ranging of <b>social impacts</b> such as school closures, access to health care and transport.</p>	<p>A serious <b>flu pandemic</b> is the most likely and most severe risk driving this planning assumption.</p> <p>Other risks that could cause staff absences include:</p> <ul style="list-style-type: none"> <li>- <b>Other illness</b> e.g. winter vomiting.</li> <li>- <b>Severe weather</b> that causes transport disruption.</li> <li>- <b>Industrial action</b> in yours or another organisation.</li> </ul>	<p>Full advice on pandemic flu and government plans can be found <a href="#">here</a>.</p> <p><b>Small businesses or specialised teams</b> are more vulnerable to staff absence. You could consider cross training staff on priority functions and putting together a skills register.</p>
Telecommunications	<b>Moderate:</b> Disruption to fixed and mobile telecommunications lasting for up to <b>3 days</b> affecting a single wide geographic area.	<p>There could be <b>local disruption to cash supply and/ or card payments</b>.</p> <p>Impacts will vary depending on the nature of the incident but simultaneous loss of fixed and mobile comms as well as the internet is unlikely.</p>	<p><b>Telecoms infrastructure could be damaged</b> leading to an outage.</p> <p><b>Technical failure</b> could lead to similar outage of telecoms provision.</p>	<p>Speak with your <b>telecoms provider</b> about the level of resilience offered by your contracts with them.</p> <p>Engage with your <a href="#">Local Resilience Forum</a>, that link into <a href="#">telecoms expertise</a>.</p>



<p><b>Transport: Aviation</b></p>	<p><b>Moderate:</b> Disruption to aviation transport for <b>15 days</b> during a 3 month period. Under certain circumstances, disruption to aviation transport may extend to <b>5 months</b>.</p>	<p><b>Staff may be stranded</b> abroad, unable to return to the UK and their work.</p> <p>International <b>supply chains</b> could be disrupted.</p> <p>Severe consequences for the <b>aviation industry</b>.</p>	<p><b>Volcanic ash</b> could cause sporadic and temporary closures of significant parts of UK airspace.</p> <p>Further disruption could be caused by a <b>gas rich eruption</b>, leading to prolonged closure.</p>	<p>The Civil Aviation Authority provides details on <a href="#">their approach to severe weather events</a>.</p> <p>Work continues within Government to better understand, and plan for, the expected impacts of both types of eruption.</p>
<p><b>Transport: Domestic</b></p>	<p><b>Moderate:</b> <b>Road traffic</b> delays for up to <b>5 days</b> Potentially twice in a period of a month. <b>Local roads</b> could be affected for <b>1 week</b>. <b>Rail network</b> disruption likely for up to <b>14 days</b>.</p> <p><b>Extreme:</b> <b>Coastal flooding</b> could severely damage a region's transport infrastructure. The impacts could last more than <b>1 month</b>.</p>	<p><b>Staff</b> may be unable to travel and, because schools have closed, may need to look after children.</p> <p><b>Postal and courier</b> services will be impacted.</p> <p><b>Key suppliers suffer disruption</b> to deliveries or services.</p>	<p>A prolonged period of <b>sub-zero temperatures and snow</b> could have a significant impact on strategic transport links. <b>Rural areas</b> are likely to be far more adversely affected.</p> <p>Other risks that could cause transport disruption:</p> <ul style="list-style-type: none"> <li>- <b>Pandemic illness</b></li> <li>- <b>Nationwide loss of electricity</b></li> <li>- <b>Industrial action</b></li> <li>- <b>Coastal flooding</b></li> </ul>	<p>Advice on severe weather, including snow and flooding can be found <a href="#">here</a>.</p> <p>Check your <a href="#">local council</a> for the routes they will be gritting and their Winter Resilience Plans. <b>Highways England</b> also has advice on <a href="#">traffic disruptions</a> and <a href="#">travelling in poor weather</a>.</p> <p>Information on rail network disruption can be found <a href="#">here</a>.</p>
<p><b>Utilities: Loss of Electricity Nationally</b></p>	<p><b>Extreme:</b> Loss of the national grid; some urban areas <b>without power for up to 5 days</b> and likely longer depending on the cause and degree of network damage.</p>	<p>Loss of power could immediately result in loss of:</p> <ul style="list-style-type: none"> <li>- <b>lighting</b></li> <li>- <b>power to lifts</b></li> <li>- <b>heating</b></li> <li>- <b>computing and communications, including mobile &amp; landline telephones</b></li> <li>- <b>CCTV</b> and other security systems / alarms</li> </ul>	<p><b>Technical failure</b> could cause a nationwide or regional loss of electricity.</p> <p>Other potential causes are: <b>Severe weather</b> (snow, high winds) or <b>flooding</b>.</p>	<p>Know the contact details for your <i>local</i> electricity network operator. You can find out who that is <a href="#">here</a>.</p>
<p><b>Utilities: Loss of Electricity Regionally</b></p>	<p><b>Moderate:</b> <b>Power loss</b> over an entire region for <b>24 hours</b> and up to <b>14 days</b> in localised areas depending on the cause.</p>	<p>Other <b>essential services likely to be disrupted</b> by a loss of power include:</p> <ul style="list-style-type: none"> <li>- <b>The road network</b>, (due to failure of traffic lights)</li> <li>- <b>Rail and air travel</b></li> <li>- <b>Petrol</b> station service</li> <li>- <b>Water</b> supplies and sewage processing</li> <li>- <b>ATMs</b> and banking facilities</li> </ul>		<p>Consider the potential impacts of power loss and potential mitigations with a cost-benefits analysis for your business. It may be worth investing in a back up power supply.</p> <p>If you rent your business premises, check what back up power supply capability your landlord has (and when this was last tested).</p> <p>You can see the National Emergency Plan for gas and electricity <a href="#">here</a>.</p>
<p><b>Utilities: National Gas Shortage</b></p>	<p><b>Severe:</b> <b>Gas supply</b> disruption; some areas without gas for extended periods. Demand of small scale users would be prioritised in the event of any shortage.</p>	<p><b>Prolonged disruption to national gas supplies</b> could lead to a reduction in electricity generation and the implementation of a rota of <b>planned regional cuts, of 3 to 4 hours a day for each region</b>, for up to 4 months.</p>	<p><b>Damage to a major gas terminal</b> or pipeline could cause disruption to gas supplies.</p>	
<p><b>Utilities: Water &amp; Waste Water Service Disruption</b></p>	<p><b>Moderate:</b> Localised loss of water to non-industrial customers for up to <b>2 weeks</b>.</p>	<p>Loss of water would immediately curtail many <b>manufacturing processes</b> (especially food products). This would adversely impact on related <b>supply chains</b>.</p> <p>Buildings may have to close for hygiene or health and safety reasons.</p>	<p><b>Flooding</b> of a water treatment works could leave a large population without drinking water.</p> <p>A <b>local water infrastructure fault</b> could also result in water service disruption.</p>	<p><b>Water companies</b> are obliged to have plans in place to ensure the provision of essential water and sewerage services at all times. They also provide advice about supply interruptions.</p> <p><b>Ofwat</b> has a map and contact details of all water companies. Those for households can be found <a href="#">here</a> and non-households <a href="#">here</a>.</p>