

HOW RESILIENT IS YOUR BUSINESS TO DISASTER

Chapter 1 - Introduction

A disaster can strike any organisation, large or small. It can arrive in the shape of storm, flood, fire, a terrorist bomb, action by pressure groups, product contamination or simply a quality control failure that allows sub-standard goods onto the market. If the incident is large enough it will put the business out of action for a short or long period. Whether the business recovers or not and whether it is still operating 12 months later depends on what advance planning has taken place.

This means action before and not after disaster strikes.

It has been assessed that around half of all businesses experiencing a disaster and which have no effective plans for recovery fail within the following 12 months. To stay in business after disaster strikes requires careful pre-planning. To believe that you will easily be able to sort things out on the day will mean that your business, you and your employees will unnecessarily suffer. So a basic plan is essential and the scale of this plan will be related to the size of your business. The smaller shop holder will have a plan which can be written on one piece of paper, whereas major enterprises will have comprehensive arrangements.

There is no universal solution. However all organisations, big and small, will need to go through the same basic process to produce their plan.

The biggest threats to most organisations are from fire, theft, fraud or vandalism. Serious storms, floods or water escape from other sources can also have a major impact, especially if premises are in low-lying land near a river and important equipment, machinery or computers are sited on the lower floors. Some business are at risk from terrorists or pressure groups because of their products or because of their links with certain overseas countries. And all premises and employees are at risk, albeit tiny, from falling aircraft, chemical or nuclear pollution, disease or personal attack.

There are very few major organisations today who do not have some form of plan to deal with the consequences of an unwanted incident. However there are also very few smaller businesses which do have an effective plan. By not planning businesses, staff and shareholders are exposed to quite unnecessary risks and jobs are threatened. Planning makes a substantial difference to the possibility of surviving an incident. Indeed any organisation which undertakes a logical, structured view of the threats facing it and then works out how to respond to them has already reduced the impact if disaster strikes. If the organisation also trains and exercises its people in implementing these plans it has an excellent chance of surviving the disaster.

What should the plan consider?

If you believe that any of the disasters mentioned above cannot under any circumstances affect your business then you need not read on. If, however, you are concerned about the consequences for you personally, your business, your employees and your customers if disaster does strike, you can begin to form a

contingency plan by starting with the things you can do now which will mitigate the consequences of a disaster.

Assessment of your present position

Before making any plan it is sensible to review your loss prevention measures to see if you can spot any flaws in your organisation. Correcting these will automatically reduce the impact of a disaster as well as reducing your vulnerability to crime. Indeed, a number of insurers are now starting to insist on this "risk management" approach as a prerequisite for insurance cover. The areas which you may need to think about are:

Security

- Physical security of your perimeter at all times, day and night and at weekends.
- Locks, television surveillance and intruder alarms.
- Arrangements for security of valuable items such as merchandise, paintings, electronic equipment and anything which by its nature is of vital importance to the operation of the business.
- Security of personal belongings of your employees.
- Vulnerability to pressure group activity. Implementation of a "clear desk" policy.

The addition of a public address system can be invaluable under certain conditions, such as a bomb threat situation.

Advice on many of these security considerations is available free from your local Police Crime Prevention Officer or from specialist firms of security consultants.

Fire

- Identification of the most significant fire hazards and how these can be removed or reduced.
- Provision of fire alarms incorporating automatic fire detection using smoke and heat detectors for general areas and aspirating detection systems for critical areas.
- Provision of portable fire extinguishing equipment and fire suppression systems, including automatic sprinklers.
- Identification of escape routes; ensure they are kept clear of obstructions.
- Improving passive fire precautions e.g. adding fire resistant doors.
- Means of containing fire-fighting water to avoid pollution or contamination of unaffected premises or areas.
- Training of staff in fire awareness, sounding the alarm, evacuation procedures and in the use of fire extinguishing equipment.
- Maintenance of existing fire precaution measures, particularly those detailed in any fire certificate.

The local Fire Brigade will be able to provide advice on all these issues, as will Fire Risk Consultants.

Services

- Maintenance of power supplies to essential services.
- Provision of telephones and internal communications so that all personnel can be readily contacted.
- Proximity of valued stock, papers, records and other items to water or heating pipes which might be damaged.

Computers

- Prevention of unauthorised access to programs and data, including access by hackers.
- Regular backing up of information and storage of backed up information away from its normal work place in a secure, fire-protected environment.
- Security of computer and system manuals and other unique information.
- Control of passwords and data links.

Insurance

- Full appreciation of extent of insurance policies, covering such areas as maximum indemnity period, extent of cover, exclusions, limits of liability, business interruption, consequential loss, legal liability to staff and public.
- A survey of the site and a set of records, with photographs of particular items, will be invaluable when dealing with insurers and loss adjusters and will greatly assist with repair and reinstatement. Ensure that one up to date set is kept off site.

Salvage

- Identification of all articles of value, including business records, which need to be saved if at all possible in event of a disaster, with arrangements to protect them in a secure area after recovery.
- Identification of means to minimise damage to stock and artefacts by smoke or fire-fighting water.

A number of salvage and recovery specialist companies can offer general and specific advice as well as provide a recovery service.

Chapter 2 - Planning Principles

Introduction

Having made a comprehensive survey of your premises and organisation on the above lines, and taken action to correct any flaws found, the next step is to start to plan the response should the unthinkable happen. This plan is essential so that in an emergency you have a good idea of what you will do in the early stages of recovery. All experience tells us that what we do in the first few hours dictates just how well we will survive. In the emergency services this is referred to as the 'golden hour'.

But first, what is a good working definition of a disaster as it might affect your business? The impact of the disaster will depend on the scale of the affected organisation, but the following definition is applicable to most commercial and industrial organisations and local authorities:

A disaster is any unwanted significant incident which threatens personnel, buildings or the operational structure of an organisation which requires special measures to be taken to restore things back to normal.

This definition would be equally suited to a flood, fire, bomb threat, building collapse or contamination of a food product.

While it is impossible to predict every kind of possible incident that may threaten your organisation, it is relatively straight-forward to set out a basic plan which can be implemented to cover a wide range of possible actions. For example, part of the plan will cover evacuation procedures, but the principles will be generally applicable for fire, flooding, or bomb threat incidents, although procedures for fire and bomb threats may vary.

The basic principle of the plan is that it will provide a framework for you and your organisation to respond to any crisis, whether foreseen or unforeseen. Developing a library of plans for specific emergencies, and nothing more, runs the risk that the emergency which does occur is the one that was not foreseen, or that an anticipated emergency develops in ways that had not been foreseen, with the effect that the specific plans are of limited assistance or are even rendered useless. The starting point must be the development of flexible management arrangements for handling a crisis, whatever its cause. It therefore follows that the crisis management arrangements should align with normal management arrangements, not least because normal services will have to be maintained while the emergency is handled.

This integration of routine and emergency plans and procedures embraces a number of concepts, all of which need to be embodied into your organisation if they are to be truly effective. There are four main areas where this integration must take place.

First, the principal emphasis in the development of any plan must be on the response to the incident and not the cause of the incident. Thus the plan has to be flexible; it has to work on bank holiday weekends or in freezing weather conditions. It has to be clearly written and easily understood. All involved must clearly understand the part they have to play. It will need to be regularly tested against specific circumstances. This will require an assessment of the hazards faced by your organisation and consideration of the adequacy of the planned response in each

case.

Second, any emergency management arrangements must be integrated into your organisation's structure. Emergency plans must build on routine arrangements and it is therefore essential for those who will be required to respond to any emergency to be involved in the planning process. This sounds like common sense. However all too often independent groups develop plans for an organisation which are only dusted off after the incident has occurred, by which time it is too late and that absolutely crucial immediate response during the first 'golden' hour is less than effective.

Third, the integration of the activities of different departments within your organisation. The overall response to a crisis will invariably need input from a number of different departments. Effective planning must integrate these contributions in order to achieve an efficient and timely response to an incident. Not to be aware of the contribution to be made by other sections within an organisation is a recipe for a muddled response.

Fourth, the vital need for you to look over the wall and co-ordinate arrangements with your neighbours and other authorities who might become involved, such as the Police or Fire Brigade. Do not forget the need to co-ordinate plans with other tenants in a multi-occupancy building (e.g. to ensure that different evacuation assembly points have been chosen). It is obvious that, to achieve a truly co-ordinated and effective response, you and your neighbours must know each others capabilities, such as the use of each others emergency equipment, temporary secure storage and so on.

Before finally starting to draft your plan you should define the functions which are critical or irreplaceable to the continuity of your business e.g. information on computer systems such as customer details, current order book information, supplier information, staff information, specialist tools and stock, manufacturing drawings, legal documents and so on. Essential equipment requirements need to be defined, such as PCs, desks, telephones and copiers (with potential suppliers) and off-site resources such as company cheque-books, stationery etc need to be listed. You will also need to identify the minimum staff needed to maintain a service to your customers whilst recovery from disaster is under way. Finally you will need to define the length of time you can afford for recovery to take place as this will shape your recovery plan, determining, for example, whether or not relocation of part or all of your facilities is needed.

Although all plans are different they will all have a number of features in common. The following checklist serves to act as an aide-memoir and will also be useful as a skeleton to help you if you have to draft a plan from first principles.

The Plan

The introduction to the plan should cover these points:

- The clear purpose of the plan, bearing in mind that it is better to allocate a definite time frame for the recovery of critical functions than to rely on a general statement of intent.
- A clear statement of support by senior management, which also requires all staff to read the plan biannually.

- A description of the premises, facilities and operations covered by the plan and an outline of activities or processes carried out in these premises.
- The main hazards faced by the business and the effect these hazards could have on the business.
- The structure of the crisis team(s) who are responsible for managing the recovery. Team Leaders should be nominated together with their administrative support, and each member, and in bigger organisations a nominated deputy, will normally have an identified function such as facilities, IT, rescue of pre-designated items of value, supplies, PR and so on. This information might be included in an Appendix to facilitate easier update when personnel change.

Senior Management

The need for a plan must be seen to have support at the highest level and a clear statement to this effect must be placed at the beginning of the plan. Without Board or similar support few line managers will respond enthusiastically to the diversion of resources, which is implicit in developing contingency plans and training to implement them.

Implementation

It must be made clear when emergency plans are to be implemented and who has the authority to implement them. This authority is not necessarily related to seniority or status. Often the decision to put emergency procedures into effect will have to be taken outside normal working hours. If a flood takes place at 3.00am on a Sunday morning security personnel should not have to ring up the Chief Executive to seek permission to call out a plumber! Thus the plan must clearly indicate under what circumstances it should be implemented. Key points for inclusion here are:

- When and how to implement the plan.
- The persons responsible for initiating its implementation.
- The delegation of authority for specific functions e.g. removal of specified items to a pre-planned place of safety or calling out pre-arranged specialist support or authority to spend up to an increased financial limit.
- Call out lists of key personnel, which must of course be kept up to date.
- The designation of either an on-site office or an off-site focus, such as a hotel or another business, with appropriate communication facilities (telephones, fax etc) to act as a focus for the management of the response to a disaster and recovery from it.

Call Out and Check Off Lists

Call out lists, giving names, positions in the organisation and contact telephone numbers, form a key part of all plans and are critical to their success, particularly during the crucial early stages of the response. It is essential that such lists are updated regularly, at least quarterly, and preferably monthly, and they must recognise the likely availability of staff at nights and weekends as well as the problems associated with answering machines. Those individuals with key roles to play, such as the Recovery Teams, should be supplied with simple check-off cards of the actions they must take on being told of the incident. These cards should be readily available at all times - in cars, at home and in the office. Taking the correct

action during the early stages of the response is absolutely crucial, and check-off cards can usefully list the actions which you would expect to be taken in, say, the first three hours of the response, the next twelve hours etc.

Damage Minimisation

The plan should set out the means and resources to be used to minimise damage to premises and equipment. There is a common law duty to minimise loss and this requirement is often invoked under a contract of insurance. It therefore follows that expense controls should not be abandoned in the anxiety to make the business operational again. The plan should specify the location of salvage equipment and detail the names and telephone numbers of those trained in its use. Details of likely sources of assistance should be included, including wherever possible both office and home telephone numbers. For example:

- Experts in the salvage of documents and computer data.
- Smoke residue removal experts.
- Plant hire contractors for pumps, generators or heating equipment.
- Experts in decontamination (if appropriate).
- Points of contact for all the utilities (gas, electricity, telephones, water) and local authority engineering services.
- Points of contact for any national authorities which might be involved, such as the Environment Agency if rivers might be polluted as a result of the incident.
- Transport and removal companies.
- Building contractors, architects, and structural engineers.
- Property Agents (for emergency co-ordination) Computer equipment suppliers Suppliers of office furniture and equipment Appropriate insurance companies.
- Caterers - staff will need to be fed.

Evacuation or Containment

If the fire alarm sounds in your own premises everyone should immediately evacuate the building to a pre-allocated point and the fire brigade called through the 999 (112) facility. There will also be other occasions when evacuation of premises may be required, such as following a spreading neighbouring fire or flooding. Conversely it may be necessary to keep everyone in a particular building whilst a problem is resolved, such as a bomb threat where the location of the bomb is uncertain. Particular points to bear in mind for an evacuation plan are:

Identification of the people who are authorised to initiate the evacuation plan at times other than after the sounding of the fire alarm, when evacuation must go ahead without authorisation.

- Designated sites where evacuated personnel are to muster.
- There should be one near by (for Fire) and one distant (to cater for police cordons).
- Ideally both should be under cover, not only for comfort but also to facilitate communications.
- Designated personnel to control evacuation and to co-ordinate with the emergency services.

- Designated tasks for individuals if they can undertake them safely prior to evacuation e.g.:
 - o Calling the Fire Brigade via a 999 call.
 - o Turning off utilities.
 - o Custody of specific items.
 - o Security of premises.
 - o Transfer of telephone callers to pre-designated location, preferably by pre-arrangement with the telephone company.
 - o Provision of focal point for contact by the emergency services and others.
 - o Identification of Manager/Security Officer to brief the emergency services on arrival.
 - o Checking that premises have been evacuated.
 - o First aid fire-fighting, if safe to do so.

If there is a need to contain people within a building, particularly in the event of an external bomb threat, plans are needed to prepare for this. They should include:

- Designation of a safe area where people should congregate, away from windows and the danger of flying glass.
- The area should be structurally surveyed to ensure that it is blast resistant.
- Provision of telephone facilities in the safe area.
- Availability of toilet facilities and drinking water.
- Availability of special facilities if old people, children or animals may be involved.
- Location of First Aid facilities with list of staff who are qualified "First Aiders".

If there is a bomb threat the Home Office publication "Protecting People and Property" provides excellent guidance to managers and security officers.

Relocation

This part of the plan should cover the arrangements which may be needed if the business has to be relocated to other premises. It should include any pre-planning undertaken in acquiring an alternate location as well as details of sources of assistance which may be needed. There are several ways the requirement for alternative accommodation can be met:

Introduce a 'buddy system'. This can function particularly well where two businesses (who may even be competitors) agree to reciprocal facilities in the event of disaster befalling either of them. The arrangements can apply to premises, staff or equipment's.

Purchase/lease alternative accommodation and equip that to the required level; IT and communications equipment requirements are particularly important aspects to consider. However this option is expensive and is usually only resorted to by those companies who have specialist requirements and who need to resume the fee-earning part of their business within a very few hours of the incident.

Purchase/lease alternative accommodation in partnership with another company with

similar needs. Such arrangements have become popular in the City of London.

Enter into an arrangement with a specialist business continuity facilities company. This has the advantage of providing a facility without any of the administrative problems. It is not a cheap solution but is popular and cost effective in comparison with purchase/lease options above.

Rely on the market place to produce the required space and resources. This solution is often preferred by those businesses who do not have to re-establish the business process in a short time. This option is often accompanied by 'work at home' schemes or by reciprocal arrangements with another company in a similar business.

Chapter 3 - Communications

Introduction

It is essential that the organisation communicates its plans speedily and effectively with all those with whom it does business, for example:

- Employees (who will need to be told what to do).
- Neighbours.
- Local Authorities and enforcement bodies.
- Customers or clients.
- Suppliers.
- Shareholders, bankers and the stock market.
- The local media (radio, television and newspapers).

The plan will have to cover not only emergency communications for the immediate aftermath of the disaster (radios and cellular telephones), but also longer term measures, e.g. having telephone calls diverted to alternate locations, possibly run by a specialist contractor, or diversion of mail to pre-designated premises. Key points to include in the plan are:

- Internal and external communications
- Locations of existing facilities.
- Sources of supply for additional cellular telephones or two-way radios, remembering that there may be black spots where their use is not possible.
- What to do if use of the cell-phone system is restricted to emergency services use under Access Overload Control for Cellular Radio telephones (ACCOLC) procedures.
- Control of radio communications.
- Telephone procedures and duties of switchboard operators.
- Assignment of diary/log keepers to ensure proper records of messages and decisions, particularly important for any form of future enquiry.
- How to get information to all staff if the disaster occurs outside normal working hours.
- How to handle calls from relatives if the disaster occurs in business hours or when staff are travelling to and from work.
- The manner in which messages are to be fed to the media.

Remember also that the media can be swiftly at the scene, often within minutes, reporting what they see to the local community as the incident unfolds. This can create many worried families and so plans must include arrangements for notifying next-of-kin about what has happened. Good relations with the media are extremely important and at least one person, specially trained, should be designated to act as your focus with the media. Plans are also needed to ensure that non-involved staff are kept informed and are told about any changes which may affect them. You should also be aware in your planning that, if the incident is widespread, the cellular telephone system will become severely overloaded and you may therefore not be able to use it.

People

Too often plans are made without proper consultation with the staff involved. They may, for example, need to accept that disaster may require them to change their work patterns or work area. Experience indicates that staff morale is likely to remain high among those immediately involved with the response to a disaster. Indeed, they will probably take pride in being seen to be equal to an emergency. However, morale can be adversely affected by fatigue, and increasing fatigue will, in addition, normally reduce the effectiveness of an individual's performance. It would be unwise, therefore, for any organisation affected by an emergency to commit all of its resources - human or material - at the outset. It is essential to keep something in reserve so that members of staff can be relieved as they tire - and they will tire more quickly under stress - and given time to rest and recoup their energies.

It must also be remembered that the psychological impact of a disaster on members of staff may only become apparent some time after the disaster happened. Counselling may therefore be needed not only in the immediate aftermath but over an extended period.

Public Relations

The public relations part of the plan has to cover a wide range of activities. This will be crucial if the cause of the disaster can be attributable in any way to an act or omission of the organisation. Poor handling of the media has led to the destruction of companies. Skilful handling of the media can go a long way to defusing potentially hostile comment. The fact that a company has clearly taken great care to plan properly will result in less aggressive handling of the incident by the media, and to have discussed with the media beforehand their requirements and your organisation's operation will be of enormous benefit should disaster strike. Key points to note are:

- The nomination of official media trained spokesmen.
- Co-ordination of media management with the emergency services and other affected businesses i.e. everyone should "sing from the same hymn-sheet".
- Contact lists of journalists and radio/television stations.
- Consideration of the need for a public relations consultant.
- Placement of advertisements in local or national papers to inform the public and customers of the situation.
- Production of an emergency newsletter to staff, customers and associated organisations.
- Access to specialist facilities, e.g. telephone answering services in cases of product contamination.
- Pre-prepared background facts on the organisation, functions, safety record, personalities etc.

Liaison with the Emergency Services

It is important to talk to the appropriate officers of the emergency services before they are needed. You need to know how they may react to an incident and the powers they have e.g. police cordons, fire service may prohibit access to buildings. An outline of how the emergency services may respond is set out in Annex A. In the case of very large premises or where dangerous materials are stored it is almost certain that the police and fire service will already have emergency plans to deal with

incidents because of statutory requirements. For smaller organisations it is important to ensure that the company disaster plan dovetails with emergency service arrangements.

Other issues which need to be considered

There are a number of other factors which you will need to consider for your plan. These include:

Data protection and recovery arrangements, for example:

- Procedures for back-up and off-site storage.
- Mutual aid for running programs.
- Sources of replacement equipment and software.
- Details and data relating to customers and suppliers
- Key plant or equipment, such as:
 - o Identification of what may be needed, particularly specific or unusual IT requirements.
 - o Dependency on a third party supplier and robustness of this supply.
 - o Methods of protection or replacement.
 - o Stockpiling or sources of spares or components.
 - o Availability of transport. Forecast of needs.
 - o Designation of alternate sites for operations.
 - o Essential stationery, company cheque-books etc.

Manpower and personnel, for example:

- Details of key staff (additional or secondary skills).
- In-house fire and salvage teams.
- Sources of external assistance and mutual aid.
- Medical support, including health screening.
- Assistance with loss of personal effects such as house and car keys, and changing home locks if keys have been lost.

Logistical support for the disaster response management team, for example:

- Food and accommodation.
- Relief personnel.
- Message relay personnel.

Security concerns, for example:

- Site protection.
- Availability of keys for access to controlled areas or services.
- Reception of emergency services.
- Assigned rendezvous points.
- Management of the media and other visitors.
- Support from local police.

Financial concerns, for example:

- Bank overdraft facilities.

There may be others special to your business, and these will become apparent during training sessions and during exercises.

Chapter 4 - After the Incident

Introduction

The first few minutes following an incident such as fire, flood or explosion are the most significant and any action (or inaction) at this stage can have far-reaching consequences. Just as the correct first aid applied in the immediate aftermath of an accidental injury can save life and promote rapid recovery, so too the correct response can ensure that the effects of an incident are minimised.

Disasters usually cause trauma and stress and long term psychological support may be needed, particularly if there have been fatalities. This needs to be borne in mind as people recover from the effects of the incident.

After the incident access to the site may be restricted by considerations of structural integrity or for the investigation of the cause of the incident. The structural integrity of the building or its remains must be established as a first priority by specialist advisers and any stabilising measures carried out before other activities can take place on site. If the incident may be the result of a crime the police will require the scene to be preserved whilst evidence is gathered, and this can take hours or days.

A selection of salvage equipment should be kept nearby, e.g.: waterproof sheets, squeegees, shovels, ladders, ropes, brooms, hard hats, gloves, emergency lighting equipment, heavy-duty plastic sacks and plastic sheeting. Specialist personnel will bring their own equipment if they are invited to assist. The plan should include some or all of the following:

- A damaged roof should be covered with tarpaulins in order to minimise subsequent rainwater damage.
- Floors below a fire should be protected from water seepage from above.
- Appropriate warning signs and barriers should be erected.
- As far as possible, residual water should be removed using squeegees, cloths and suction equipment.
- Lift shafts and other sumps will have to be pumped out.
- Additional personnel may be needed to assist with salvage, particularly during weekends and holiday periods.
- Consideration should be given to the need to plan for suitable, secure storage space for salvaged materials.
- To remove the smoke odour it may be necessary to use a process in which a deodorising liquid is passed through electrically driven sprayers.
- Used extinguishers should be recharged.
- Hose reels should be wiped clean and rewound.
- Alarm systems should be reinstated.
- Premises should be safeguarded against theft, i.e. broken windows should be boarded up and broken doors should be repaired and padlocked.
- The premises may require a manned guarding service.

Besides the physical force of fire-fighting water causing impact damage, water will also put soluble materials into solution and literally begin to wash them away. After the fire is doused, masonry structures will have absorbed huge quantities of moisture and several damaging processes then begin. In winter, freezing conditions can cause frost and saturated, soft masonry may crack. As the water dries out of materials it

draws salts in solution to the surface where they crystallise, causing powdering and surface crumbling. Mould and fungi are also encouraged and they thrive on timber and other organic material, causing rot and decay. The building should be thoroughly dried (e.g. by using dehumidifiers), but special care must be taken not to start another fire or to over-dry older buildings.

Specialist advice should be sought in dealing with water-damaged records and files. This should be done without delay as combustion products can be highly acidic and, therefore, very corrosive. As an emergency measure, certain valuable items (e.g. books, but not photographs) can be frozen in commercial freezers. This will arrest further damage until skilled assistance can be obtained.

It should be remembered that work in and around damaged building poses very special problems and may be dangerous.

Salvage and Damage Control

Access to the site may be restricted by considerations of structural integrity or for the investigation of the cause of the fire. Indeed, the structural integrity of the building or its remains must be established as a first priority by specialist advisers and any stabilising measures carried out before access is allowed for any other purposes. The Fire Brigade has a statutory duty to advise and assist with post-fire salvage activities.

Fire scenes are dangerous places and immediate steps should be taken to erect barriers to protect those working in the area and passers-by. The Fire Protection Association has published a useful guide *Safety at Scenes of Fire and Related Incidents* which also covers problems of chemicals, biological hazards and building safety.

Local Authority Building Control departments have a key role to play in advising on the structural integrity of damaged buildings and related matters. Fire Service personnel will not enter damaged buildings for post incident salvage activities until they have been assured that it is safe to do so. In the case of listed buildings advice can also be obtained from the National Trust, English Heritage, Historic Scotland, CADW or DOE Northern.

The number of staff who will be available to assist with salvage and damage control and the number who can be summoned (from home) quickly should be identified. These should be formed into teams assigned to one specific area of responsibility with a back-up role to a second area. The teams need to be familiar with the layout of the area and the priority of the actions for removal, protection and salvage. They need to be trained in the tasks they may be required to undertake to meet health and safety requirements. They should wear identifying arm bands or tabards with their functions clearly marked. In the case of external resources such as contractors, it is strongly advised that a formal agreement in the form of a dormant contract be drawn up.

The information available for salvage and damage control teams (staff, volunteers or fire brigade) should include separate cards for each room including lists, in priority order, for items to be removed or protected, particularly those items which are irreplaceable, such as works of art. It may be appropriate for the cards to include relevant photographs of specific items. Members of the fire teams and salvage

squads should be volunteers and must be physically fit. Employers' liability insurance should be checked to ensure that it covers such activities.

Larger organisations may wish to enter into some form of contract with a specialist salvage firm, such as experts in the care and recovery of historic items.

Revision of Plans

A deceptive and dangerous assumption is the idea that once a plan is written it is complete. Plans require constant reappraisal and revision as flaws and omissions in the plan will always be revealed during exercises. At the same time, changes in organisational structure necessitate regular revision and updating of the plan and, of course, more training. This training/revision cycle can be expressed in the following sequence:



Exercises provide a vitally important contribution to confirming the effectiveness of your plan, and Annex B sets out the benefits of exercising and the types of exercise in a little more detail

After the Event

When the organisation has returned to normal operation after the event it is important to review the performance of those charged with running the contingency plan, highlighting what was handled well and what could be improved upon next time. Assessing the effectiveness of the plan will normally need to be undertaken immediately after the event and, say, six months later when the longer term implications have been identified. The object of this is to ensure that the lessons of a disaster are thoroughly absorbed by the business, and any sins of omission or commission in the plan are corrected. It is important to incorporate business continuity discipline into normal business practice. It will also be important to confirm with insurance companies that full cover has been reinstated once normality has returned.

Risk Management and Insurance Concerns

It is traditional to rely upon the existence of insurance to deal with problems that occur. Given sufficient insurance cover, the insurers (and the adjusters appointed by them) will see that the financial adjustments are fair. However, both insurers and insured are losers; the insurer finds that losses are mounting and the insured finds that premiums rise to pay for them. As a result of the bombings in the City of London conventional reinsurance against terrorist attack became difficult to purchase. United Kingdom insurers, with the support of the Department of Trade and Industry, set up a pooling arrangement to provide reinsurance cover. This company, Pool Reinsurance Ltd, has issued guidelines on how companies can protect themselves against the impact of terrorist bombs, and the Home Office document, "Protecting People and Property" is an excellent guide for managers and security officers.

Discounts are now available under certain circumstances to those companies who undertake such measures as upgrading of glazing, security improvements, installation of sprinkler systems and preparation of effective emergency plans. Not everything can be taken care of in financial terms. What of the customer who either gets no reply from his or her telephone call or finds that the line is out of order? What he or she may do is approach a competitor; he or she may be lost to the business for ever. What happens to good trained staff dispensed with temporarily and snapped up by competitors?

Even more relevant in many cases is what happens on the morning after the disaster? Staff are left surveying the wreckage, delivery vans are turned away and no one seems to know what to do or who is in charge. There might well be a disaster plan, but if it is not in evidence key matters to be addressed are ignored.

Finally

Planning works! A few years ago a terrorist bomb seriously damaged the headquarters of a large insurance company over a spring weekend. By Monday morning furniture, computers, telephones and supplies had been delivered to a relocation address and over 500 staff were at work. This could not have been done without careful planning, which had been tested by exercising, and as a result jobs were preserved and the business continued to flourish.

Annex

The response of the Emergency Services

If your organisation is involved with a major incident which is attended by the emergency services you should be aware of the procedures which they will follow. Although there are minor differences across the country the organisational framework for the response is similar.

The response is at three levels - **operational**, **tactical** and **strategic**. Whether or not all three levels are needed will depend the scale of the incident, and the best way to understand what might happen is to look at an example:

Assume that a chemical tanker has had a brake failure and has run into a department store on a busy Saturday morning. People are injured and a small fire has broken out. A policeman will probably be the first person on the scene. His job is to assess what damage there is and to report back to his headquarters. Shortly afterwards fire appliances and ambulances arrive. The fire-fighters attack the fire and the ambulance personnel look after the injured. The police at the scene will require assistance from a member of the store staff who is familiar with the layout of the premises and the contents. All this is happening at the OPERATIONAL (sometimes called Bronze) level.

However, it is apparent soon that help is needed to as the fire starts to spread throughout the building. More fire appliances arrive and the senior fire officer at the scene becomes concerned about the effect of the increasing heat on the chemical carrier. He seeks expert advice from the chemical company and he asks the police to provide a cordon around the area to keep onlookers away and to enable the emergency services to work without people getting under their feet.

The store implements its emergency plan, which includes such things as evacuation, salvage of specific items and so on. As the police, fire and ambulance service have to work closely together they set up a TACTICAL (sometimes called Silver) level headquarters in mobile command centres just outside the police cordon. The management of the incident is undertaken from here, co-ordinated by the police. Only authorised people are allowed through the cordon onto the scene of the incident. The police may require attendance at this tactical centre by someone from the store, probably the manager.

The fire increases in intensity and the senior fire officer becomes very concerned for the safety of the public, since there is now a very great danger of the tanker exploding because of the intense heat. If the tanker explodes a poisoned cloud could spread out over local shops and a neighbouring housing estate. He considers that local people should be warned and that they may need to evacuate the immediate area. So a STRATEGIC (sometimes called Gold) level headquarters is set up well away from the incident, usually at police headquarters.

The police call a meeting of a Senior Co-ordination Group, made up from senior people from the fire and ambulance services, local authority, health authority and so on. It is this group which will decide on the need to evacuate, with the consequent setting up of reception centres in pre-designated buildings such as schools or sports halls. The media will be contacted and warnings broadcast on local radio. It is

possible that the police may also require a senior representative from the store or its head office to attend meetings, particularly if the store is a very large employer or if there are manufacturing processes or chemicals on site which might constitute a danger to the public.

In the event of a large number of fatalities the police may set up a casualty bureau. This has two functions. The first is to answer calls from members of the public through a telephone number which has been broadcast on local or national media. The second is to take information from hospitals and other facilities, such as the managers of the site where the incident occurred, about the people who have been killed and injured so that positive identification of casualties can be confirmed. It is then a police responsibility to inform relatives.

It is clearly important that your arrangements tie in with those of the emergency services, so you should discuss your plans with your local authority Emergency Planning Officer. For example you will need to have planned how designated members of your staff will identify themselves if, having evacuated the site, they wish to return through the police cordon, or you will need to tell the emergency services of any special arrangements if they have to gain access to your premises.

Exercising your response

The only way to ensure that your plans can effectively be implemented is to test them in regular exercises to assess the validity of the arrangements and then to update the plans in the light of experience. The clear benefits of exercising are:

- Significant increase in the likelihood of the business surviving a disaster, whatever its cause.
- Preservation and enhancement of public image.
- Ensuring continuity of business operation or service provision.
- Minimising the impact of disaster on the community and environment.
- Minimising the social, political, legal and financial consequences of disaster.
- Identifying areas of an organisation's vulnerability.
- Training those who may be involved with responding to an emergency.

Exercises are an important management tool for informing and motivating personnel and giving confidence to those who may be required to respond in a crisis. They provide the only comprehensive way of realistically evaluating contingency plans. They bring together those who may be involved with responding to an incident and they allow scrutiny of their responses under controlled conditions. Thus exercises should reflect reality as far as is practicable. They can establish and reinforce relationships between those taking part, often under stressful conditions. They bring people from different areas together to work as a team, to realise clear goals and to get to know and respect each other's strengths and weaknesses.

The support and commitment of senior management is crucial to the success of the exercise programme. Exercises must not be seen in isolation but rather as part of a programme of learning and validating plans. Exercises should meet their aims and objectives in the most appropriate manner. Exercises need not necessarily be major undertakings in size, duration or involvement, but good exercises, whatever their format, can take a considerable amount of preparation and follow up assessment.

There are basically three types of exercise, although there are variations on the theme of each of them. The choice of the appropriate exercise is important; it should provide the most cost effective way of achieving its aim and objectives. The three main types are seminar, table top and live exercises.

Seminar exercises. Seminar exercises are generally low cost activities and are designed to inform participants about the organisation and the procedures which would be used to respond to an incident. Those involved can be either new to the job or established personnel. This type of event will bring staff together in order to inform them of current developments and thinking. These events may take the form of lectures or panel discussions and are primarily designed to focus on one particular aspect of the response. The emphasis of this type of exercise is on problem identification and solution finding rather than decision making.

Table-top exercises. Table-top exercises are a very cost effective and efficient method of testing plans, procedures and people. They provide the few players involved with an excellent opportunity to interact with and understand the roles and responsibilities of the other agencies taking part. They can engage players imaginatively and generate high levels of realism. Participants will get to know the people with whom they may be working in responding to an emergency. Those who have worked together and know each other will provide a much more effective response than those who come together for the first time when a disaster occurs.

Live exercises. Live exercises range from a small scale test of one component of the response, like evacuation, through to a full scale test of the whole organisation to an incident. Live exercises provide the best means of confirming the satisfactory operation of emergency communications, and the use of 'casualties' can add to the realism. Live exercises provide the only means for fully testing the crucial arrangements for handling the media

Whatever type of exercise is chosen it is important to record and evaluate the event. Provision of a succinct report of successes and failures to which management can refer is a vital part of the overall learning process. In the event of a disaster previous exercise reports demonstrate to the community, and any subsequent formal enquiry the commitment of the organisation to the safety of people and its surroundings.