

PREPAREDNESS UNIVERSITY

Business Preparedness

Ensuring Continuity, Response, and Recovery

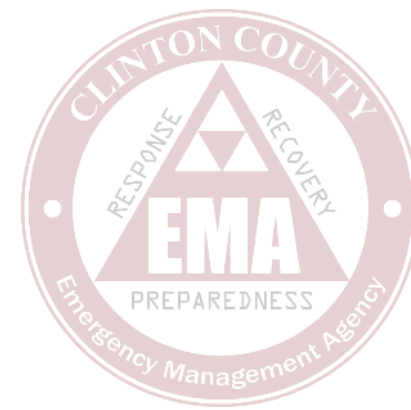
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Overview

- Continuity of Operations
- Business Response
- Business Recovery
- Q&A



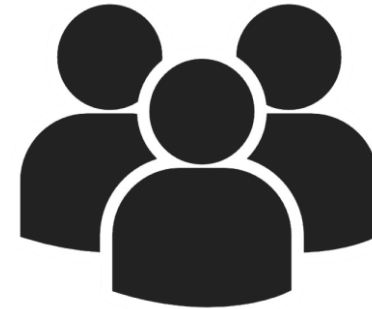
Preparedness: Your Business Insurance Policy



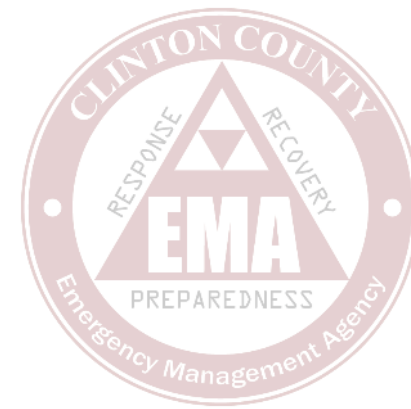
Business preparedness is like an insurance policy you take out on your company. The level of coverage and the deductible are determined by your risk tolerance and operational needs. Every investment in preparedness is a safeguard against potential disruptions that could impact business continuity and financial stability.

Basic Business Continuity (Liability-Only Coverage)

- Focuses on the **most immediate risks** (power outages, supply chain delays, short-term closures).
- **Covers essential services:** communication backups, emergency contacts, and minimal financial reserves.
- **Low investment**, but limited protection.



Preparedness: Your Personal Insurance Policy



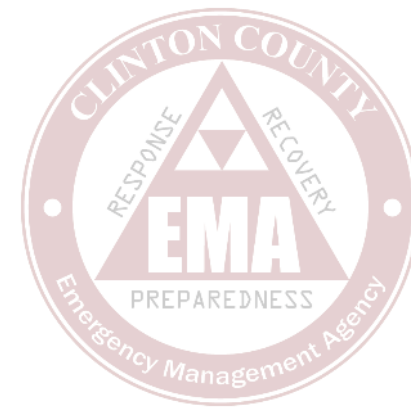
Preparedness is like an insurance policy you take out on yourself and your household. The coverage and deductible are entirely up to you. Every decision you make about preparedness is an investment in your ability to navigate crises.

Moderate Coverage Policy (High-Deductible Plan)

- Covers a broader range of operational disruptions, requiring flexibility and resourcefulness.
- Includes **extended backup plans** for staff, vendors, IT recovery, and logistics.
- Medium investment with **scalable improvements** over time.



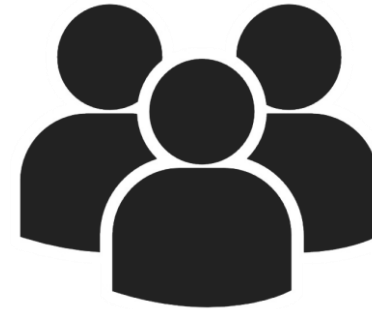
Preparedness: Your Personal Insurance Policy



Preparedness is like an insurance policy you take out on yourself and your household. The coverage and deductible are entirely up to you. Every decision you make about preparedness is an investment in your ability to navigate crises.

Comprehensive Policy (Full-Coverage Preparedness)

- Covers a wide range of disruptions, including economic downturns, cyber threats, and long-term operational impacts.
- Requires ongoing investment in continuity planning, staff training, and redundant systems.
- Higher upfront cost but ensures resilience and competitive advantage.

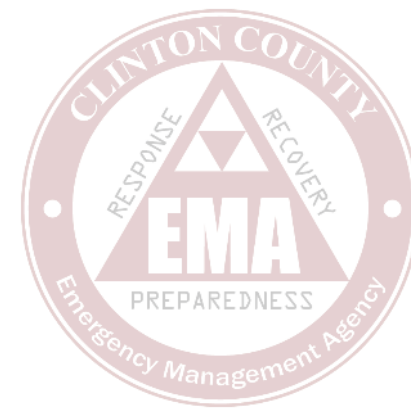


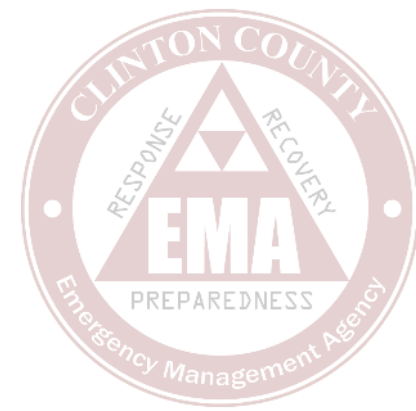
Key Takeaway for Business:

Think of each preparedness investment as a safeguard for long-term success. Whether opting for a minimal, moderate, or comprehensive approach, the right preparedness policy ensures business continuity, financial stability, and resilience in the face of challenges.

Applying the Insurance Mindset to Business Preparedness

- Each preparedness initiative adds a layer of security to your business operations.
- Assess and update preparedness plans regularly as market conditions and risks evolve.
- Implement tiered response plans to ensure appropriate reactions to different levels of disruption.





Budget-Conscious Preparedness Approach

- Begin by identifying existing resources and contingency options already available within your organization.
- Leverage existing technology and infrastructure before acquiring new systems.
- Implement cost-effective strategies first, then expand as necessary.
- Business preparedness doesn't have to be expensive—incremental improvements lead to long-term resilience.



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Continuity of Operations

What is Continuity of Operations?

- **Ensuring essential functions continue** during and after a crisis
- **Identifying essential elements:**
 - Key personnel
 - Critical processes
 - Alternative work arrangements

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Continuity of Operations

Steps to Develop a Continuity Plan

- **1. Risk Assessment & Business Impact Analysis**
 - Identify potential threats (natural disasters, cyberattacks, supply chain disruptions)
 - Analyze impact on critical functions



handout

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Continuity of Operations

Steps to Develop a Continuity Plan

■ 2. Essential Functions & Personnel

- Define mission-critical operations
- Cross-train employees for key roles and assign disaster response roles as part of job or duty descriptions

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Continuity of Operations

Steps to Develop a Continuity Plan

- **3. Alternate Work Locations & Communications**
 - Establish remote work capabilities
 - Implement redundant communication methods, such as satellite phones, radio networks, **cloud-based messaging apps**, and **backup email systems** to ensure continuous information flow during emergencies.

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Continuity of Operations

Steps to Develop a Continuity Plan

■ 4. Technology & Data Protection

- Backups for digital and paper records
- Cybersecurity protocols, including **multi-factor authentication**, endpoint protection, employee cybersecurity **training**, and incident **response planning**

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Continuity of Operations

Steps to Develop a Continuity Plan

■ 5. Testing & Training

- Conduct drills and tabletop exercises, including scenarios such as natural disasters, cybersecurity breaches, active shooter situations, supply chain disruptions, and prolonged power outages.
- Regularly review and update plans

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Business Response

Business Response Strategies

- **Establishing an emergency response team**
- **Clear chain of command & decision-making processes**
- **Emergency communication plans (internal & external)**
- **Employee responsibilities during a crisis**

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Business
Response

Ensuring Employee & Customer Safety

■ 1. Employee Preparedness

- Personal emergency plans
- Employee notification & accountability, including emergency contact lists, real-time check-in systems, designated assembly points, and role-specific response actions

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Business
Response

Ensuring Employee & Customer Safety

■ 2. Customer Safety Measures

- Clear signage for evacuation & sheltering, with designated employees assigned as evacuation coordinators and shelter managers to guide personnel and customers to safe locations.
- Communicating closures or altered services

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Business
Response

Ensuring Employee & Customer Safety

■ 3. Sheltering Plans

- On-site sheltering considerations (weather events, active threats)
- Supplies & accommodations to support sheltering

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Business
Response

Supporting First Responders

- Establishing emergency access protocols
- Providing first aid stations and safety equipment
- Sharing business resources (e.g., generators, communications support)

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Business
Recovery

Short-Term Recovery

- **1. Damage Assessment & Initial Response**
 - Inspecting facilities for safety
 - Securing premises to prevent further loss, including boarding up windows, reinforcing entry points, deploying security personnel, and establishing controlled access areas.

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Business
Recovery

Short-Term Recovery

■ 2. Employee & Customer Communication

- Updates on operational status
- Providing assistance to impacted staff, such as offering temporary housing, mental health resources, financial aid, and job reassignment options.

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Business
Recovery

Short-Term Recovery

■ 3. Financial Considerations

- Insurance claims & disaster assistance
- Managing cash flow during downtime

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Business
Recovery

Long-Term Recovery

■ 1. Restoring Operations

- Prioritizing business functions
- Adjusting supply chain strategies, including identifying alternative suppliers, diversifying sourcing locations, implementing just-in-case inventory management, and leveraging technology for real-time supply chain visibility.

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Business
Recovery

Long-Term Recovery

■ 2. Customer & Community Relations

- Rebuilding trust & maintaining transparency
- Offering support to affected customers, such as providing emergency discounts, flexible payment plans, temporary alternative service locations, and customer assistance hotlines.

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Business
Recovery

Long-Term Recovery

- **3. Lessons Learned & Future Planning**
 - Evaluating response effectiveness
 - Updating plans based on real-world incidents

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Summary

- Continuity of Operations
- Business Response
- Business Recovery
- Q&A



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Questions &
Discussion

