



DISASTER PLAN FOR BUSINESSES

Brought to you by:

**AGENTS COUNCIL
FOR TECHNOLOGY.**

ACT NOW.

Disasters can happen anytime. Prepare your employees, office, data, systems and clients.



Brought to you by:



Distributed by the Independent Insurance Agents & Brokers of America
127 S. Peyton Street, Alexandria, VA 22314

V1, February, 2019



www.independentagent.com

Empowering Trusted Choice®
Independent Insurance Agents.



YOU NEED A PLAN.

Disasters, whether natural or otherwise can hit any time and without notice. The best line of defense is offense—prepare your employees, physical office, data, systems and clients with procedures to implement when disaster strikes. Be prepared to serve without power, phone, internet and even without a physical office location.

Business owners should work with carriers in advance to establish protocols for the claims process and document this information for staff. Frequently review the policy to help staff understand their role and serve efficiently as possible in the wake of disaster.

A good disaster plan allows you to focus on recovery and service, not searching for critical data or piecing together tools to work. Make sure the final document is easy to find by everyone on staff, from any location.

DEFINING DISASTER

Understand the disaster risks in your location and define what that means to your business.

TABLE OF CONTENTS

03	ACT Introduction
04	BEFORE a disaster Printable Risk Assessment Form Prepare Employees Prepare the Office Prepare Technology Systems Prepare to Communicate Sample Disaster Plans and Resources
08	DURING a disaster Your Safety is the FIRST Priority When it is Safe...
09	AFTER a disaster Access the Office Service Clients Post Event Debrief
10	CUSTOMIZE YOUR PLAN Customizable Disaster Plan

Before a Disaster

PREPARE YOUR EMPLOYEES

Determine the roles of employees:

- Who implements the plan?
- Who's responsible for checking physical office location and determining the safety of the space?
- Who speaks with the media, including social media posts and communications?
- When should will the plan be implemented and by whom?
- What policies are in place for remote access/work?
- Is there an alternate location?
- Who will monitor closures and safety?

Establish employee expectations during a disaster:

- Publish clear and concise guidelines for employee communication.
- Establish minimum expectations of work attendance in advance.

Organization tree:

- Have employee contact information and communication process in place.
- Utilize text/email services to communicate closers or alternate plans.

PREPARE THE OFFICE

Prepare to minimize damage:

- Identify areas most vulnerable to damage from a catastrophe (wind, rain, fire, rising water) and take steps to minimize damage, such as: shutters or pre-cut plywood sections for windows, sandbags around doorways, moving equipment to interior portions of the office, fire suppression, etc.
- Identify equipment, furniture, records, and supplies that could be in a safer location and be prepared to elevate items off the floor should water rise. Concrete or wood blocks could work.
- If your office will be evacuated, smaller items can go on the desk or in safe interior spaces like restrooms.
- Should time permit, be prepared to move items off-site to secure out of town storage or other locations. Additionally, be prepared to rent temporary office space or work remotely if needed.

Power, Phone and Internet:

- Include contact information for power, phone and internet companies should you need to check on service.
- Determine minimum power needs to support customers: number of servers, computers, phone systems, lights, printers, etc. Calculate and include the amp drain from multiple power strips.
- Research back-up power supplies like generators and alternative telecom solutions—like hotspots. Once implemented, test often.
- Document the process for using back-ups and review regularly with staff.
- If applicable, determine if there is a need for alternate call center service: CSR 24, Insights, Centratel, etc.

Resources:

[Energy.gov: Choosing the Right Backup Generator](#)

Emergency Supplies:

- Have emergency supplies on site including flashlights and batteries, chargers, first aid, blankets, rain gear, bottled water, and non-perishable food items.

Alternate Locations:

- Have a written agreement and a clear process for alternative business locations (home offices, CAT vans, off-site locations)
- Set standards for back-up power (generators or UPS) and telecom solutions (fiber, landline, cell phone, wireless hotspot) for home offices or alternate locations

Resources:

[Hot and Cold Sites for Data Recovery](#)

[Hot and Cold Sites in Disaster Recovery Planning?](#)

PREPARE YOUR EMPLOYEES

Internet and Phone Service

- If possible, subscribe to two forms of broadband Internet access. This allows for fail-over if your primary provider should fail and reduce downtime. This is especially true when the business's primary databases or files are hosted by a vendor
- Some cell phones offer broadband hotspots for an additional fee which may provide a minimum bandwidth needed to conduct business (including VoIP), should broadband internet service not be available.
- Single-site business can consider partnering with another location outside of your immediate geographical area should you need office space and phones, or IT space. This will allow you to quickly and easily reestablish communication and IT operations.

Laptops and Tablets

- Make sure your laptops and/or tablets have wireless to access and prepare staff on the risk of portable tools.
- Laptops should have the most updated management systems, operating systems, and other tools installed updates installed. Check with your vendors regarding licensing.
- Load your latest non-web (or 'cloud')-based data files for instant access. Make sure all security precautions are taken to protect your data and ensure its integrity. Back-up information regularly on a USB or external hard drive.

Database and Client Contacts

- Ensure your agency management system stays current with regular operating system updates.
- If you have a LAN-based system, confirm your OFF-SITE backup and recovery process.
- If you have a Web-based (ASP) system, work with your vendor to clearly identify recovery processes.

Resources:

[ACT Agency Cyber Guide 2.0](#)

[ACT/CIS 'Cyber Hygiene Toolkits](#) (Count, Configure, Patch, Repeat)

Ensure Data Accuracy

Make sure your business maintains up-to-date contact information and any third party data integration is working correctly.

Go Paperless

- Being paperless makes disaster recovery significantly easier, but it's a big project.
- Example: Cloud storage like Box, Dropbox, or One Drive

Ensure Access to Critical Data

- Even with a policy to ensure better recovery and automation, printed contact information and other lists are still a good idea, just prior to an emergency (if warning time allows).
- Contact information: employees/emergency contact information, and vendors, and a complete customer list.
- Client contact information: contact information, location addresses, policies, carriers, limits, deductibles, and lienholders.
- Have copies of the disaster plan and other office supplies.

Powering Down

- Protect critical IT equipment with documented procedures for properly shutting down and powering up. This will eliminate unnecessary downtime, data corruption, and damage. Be sure to include the battery backup units.
- Implement a schedule (on nights or weekends) to test the shutdown procedures.
- Measure the load on your generators and have an "amperage audit" completed. If you have servers or a computer room and add equipment, make sure your generator can still handle the added amps so you don't exceed load specifications on your generator.

PREPARE TO COMMUNICATE

Contacts:

- Create a contact list and telephone/contact tree process. This should include staff, vendors, service providers, and clients.
- Employees: Develop a written guide so that employees are aware of and educated on their specific responsibilities and review the process often.
- Customers: Include disaster preparedness tips on your website and explain how your clients can work with you during disasters.
- Be prepared to communicate with clients via your a customer portal, social media, email, and website from any location.

Systems:

- Have a combination of alternative communications systems in place such as landlines, VOIP, cell/satellite service, redundant Internet access.
- Phone: Identify staff cell/satellite phones that could be used in an emergency. Know how to reroute phone numbers to another location (VoIP).
- Internet: Ensure multiple ways to access and communicate via your website, social media, and email via desktop and available mobile devices

Website:

- Host your website with a reputable vendor that offers uptime guarantees.
- Ensure staff can edit website content, at and away from the office.
- CRITICAL: Your website needs to be mobile-friendly to meet the needs of people whose landlines are cut, or who are displaced by disasters.

Follow the News:

- Check with local state industry organizations and news sites for updated safety regulations and information
- If there is a known catastrophe, Follow social media for breaking news and to keep in touch with customers.

SAMPLE DISASTER PLANS AND RESOURCES

[How to Create a Disaster Plan for your Small Business](#)

[FEMA; Comprehensive Preparedness Guide/Needs Assessment](#)

During a Disaster

YOUR SAFETY IS THE FIRST PRIORITY:

- Above all, seek safety.
- Ensure the safety and security of vehicles, and emergency fuel.
- Keep tuned to local news and other media for alerts.
- Execute your disaster plan.
- Provide employees with a copy of the plan and list of key contacts.
- Monitor social media for impact and resources.

WHEN IT'S SAFE TO DO SO:

- Depending on the severity and type of event, power down and/or test systems safely if possible.
- Communicate with your vendors (power, website, service providers, etc.).
- Stay in touch with staff, clients, carriers, and vendors
- Update website and social media with critical information for your customers and staff

After a Disaster

After ensuring your current location, family, home and vehicle are safe, assess the safety of your staff.

Continue to deploy your disaster plan and monitor local news and social media.

ASSESS THE OFFICE

- Once roadways are safe, assess the safety of the building.
- Test and monitor power/back-up power and other services necessary for business. If using a generator keep fuel on hand.
- Ensure you have a process to 'flip' back to normal phone operations as part of your failover process.
- Be prepared to welcome clients and adjustors if possible.

SERVICE CLIENTS

- Be prepared to service your clients, or customers, when they need you most.
- If servicing them face-to-face, do what you can to provide a comfortable, calm environment.
- Provide them with all necessary information swiftly.
- Respond quickly and communicate often.
- Ensure staff follows up periodically with impacted clients to ensure their needs are met
- Continue to use social media to relay any alerts, updates, changes in your services, and other significant information
- Remove emergency contact information from website and social media.
- Update customers on the implications of any price changes or service delays.

POST-EVENT DEBRIEF

- Conduct quantitative and qualitative post-event evaluation and review analytics with your team.
- Meet periodically to update the plan and make improvements.
- Conduct a post event evaluation review analytics and other feedback; periodically debrief staff to ensure and iterative process improvement.
- Restock emergency supplies.
- Update the plan as needed.

DISASTER PLAN

A fillable guide to document technology procedures as part of a disaster plan.

Identify and list the threats that your facility is most likely to face. Investigate the history of your facility, your area, and other similar areas and organizations. The types of risks to consider include environmental, technological, industrial, as well as human threats. Keep track of national, regional, and local security and disaster related updates and warnings for more immediate assessments of risks facing your organization. Consider and rank the likelihood of each potential disaster listed below, and plan for each individual scenario.

5 = Strong Probability / Has Occurred Previously 4 = Probable

3 = Possible

2 = Remote possibility

1 = Very unlikely

Potential Disaster	Risk Level
Blizzard / Ice Storm	
Chemical / Hazardous Waste Spill, or other Transportation Accident	
Cyber Attack – National, Regional, City, or Agency only	
Earthquake Damage	
Environmental – Mold outbreak, Infestation, Pandemic	
Fire – Region, Entire Building, or Document-Sensitive Areas	
Flooding – Natural causes, or Building mechanical failure	
Hurricane / Tropical Storm	
Power Outage	
Riot or Civil Commotion	
Terrorism / Bomb Threat / Security Threat - Building Not Accessible	
Tornado	
Vandalism, Damage to building, or Theft of vital equipment	

EMPLOYEE ROLES

Who implements the plan?

Name: _____

Phone: _____

Email: _____

Alternates:

Name: _____

Phone: _____

Email: _____

Who's responsible for checking physical office location and determining the safety of the space?

Name: _____

Phone: _____

Email: _____

Alternates:

Name: _____

Phone: _____

Email: _____

Who speaks with and monitors the media?

Name: _____

Phone: _____

Email: _____

Alternates:

Name: _____

Phone: _____

Email: _____

What policies are in place for remote access/work?

Link to policy: _____

Is there an alternate location in the area prone to disaster?

- Yes-Hot/Cold Site
- No

Location: _____

Contact Name: _____

Phone: _____

Email: _____

Who will monitor closures and safety?

Name: _____

Phone: _____

Email: _____

Establish employee expectations during a disaster:

Publish clear and concise guidelines for employee communication.

Link to guidelines: _____

Establish minimum expectations of work attendance in advance.

Notes:

Employee directory:

Have employee contact information and communication process in place.

Link to staff directory: _____

Notes:

PREPARE THE OFFICE

Prepare to minimize damage:

Identify areas most vulnerable to damage from a catastrophe (wind, rain, fire, rising water) and take steps to minimize damage, such as: shutters or pre-cut plywood sections for windows, sandbags around doorways, moving equipment to interior portions of the office, fire suppression, etc.

Notes:

Identify equipment, furniture, records, and supplies that could be in a safer location and be prepared to elevate items off the floor should water rise. Note that three feet is the recommended height for servers and other equipment to prevent water and fire damage.

Notes:

If your office will be evacuated, smaller items can go on the desk or in safe interior spaces like restrooms.

Notes:

Should time permit, be prepared to move items offsite to secure out of town storage or other locations. Additionally, be prepared to rent temporary office space or work remotely if needed.

Notes:

Power, Phone and Internet:

Include contact information for power, phone and internet companies should you need to check on service.

Power Company: _____

Phone: _____ Website: _____ Email: _____

Determine minimum power needs to support customers: number of servers, computers, phone systems, lights, printers, etc. Calculate and include the amp drain from multiple power strips. Use 'generator wattage calculators' available online to ensure you have accurately estimated needs.

Notes:

Research back-up power supplies such as generators and alternative telecom solutions like hotspots. Once implemented, test consistently (recommended quarterly).

Notes:

Document the process for using back-ups and review regularly with staff. This includes all data and critical systems that are not web-based.

Notes:

Service: _____

Name: _____

Phone: _____

Email: _____

Notes:

Emergency Supplies:

Person responsible for maintaining? _____

- Flashlights
- Batteries
- Chargers
- First aid
- Blankets
- Rain gear
- Hygiene items
- Bottle water (1 gallon per person for 3 days)
- Non-perishable food items (3-day supply)
- Paper products
- Sanitizer and wipes
- Multi-tool
- Battery-powered hand crank radio
- Other: _____

Alternate Locations:

Have a written agreement and a clear process for alternative business locations (home offices, offsite locations) Set standards for back-up power (generators or UPS) and telecom solutions (fiber, landline, cell phone, wireless hotspot) for home offices or alternate locations.

Notes:

INTERNET AND PHONE SERVICE

If possible subscribe to two forms of broadband Internet. This for fail-over of your primary provider should fail and/or reduce downtime. This especially true when the business' primary database is hosted by a vendor.

Service: _____

Name: _____

Phone: _____

Email: _____

Notes:

Some cell phones offer broadband hotspots for an additional fee which may provide a minimum bandwidth needed to conduct business (including VoIP), should broadband internet service not be available.

Service: _____

Name: _____

Phone: _____

Email: _____

Notes:

Single-site businesses can consider partnering with another location outside of your immediate geographical area should you need office space and phones, or IT space. This will allow you to quickly and easily reestablish communication and IT operations.

Service/Location:

Name: _____

-

Phone: _____

-

Email: _____

_ Notes:

- Make sure your laptops and/or tablets have wireless to access and prepare staff on the risk of portable tools. Laptops
- should have the most updated management systems, operating systems, and other tools installed updates installed. Check with your vendors regarding licensing.
- Load your latest non-web (or 'cloud')-based data files for instant access. Make sure all security precautions are taken to protect your data and ensure its integrity.
- Back-up information regularly on a USB or external hard drive.

Notes:

Agency Management System

- Ensure your agency management system stays current with regular operating system updates.
- If you have a LAN-based system, confirm your OFFSITE backup and recovery process.
- If you have a Web-based (ASP) system, work with your vendor to clearly identify recovery processes.

Service: _____

Name: _____

Phone: _____

Email: _____

Service: _____

Name: _____

Phone: _____

Email: _____

Notes:

Ensure Data Accuracy

- Ensure system data accuracy.
- Work with your download vendor.
- Back-up downloads, claims download, eDocs and Messages, etc.

Service: _____

Name: _____

Phone: _____

Email: _____

Notes:

Go Paperless

Being paperless makes disaster recovery significantly easier, but it's a big project.

Notes:

Ensure Access to Critical Data

- Even with a policy to ensure better recovery and automation, printed contact information and other lists are still a good idea, just prior to an emergency (if warning time allows).
- Contact information: employees/emergency contact information, vendors, and a complete customer list.

Notes:

Client contact information: contact information and location addresses

Notes:

Ensure the agency is stocked with copies of this disaster plan, and other office supplies.

Notes:

Powering Down

- Protect critical IT equipment with documented procedures for properly shutting down and powering up. This will eliminate unnecessary downtime, data corruption, and damage. Be sure to include the battery backup units
- Implement a schedule (on nights or weekends) to test the shutdown procedures.
- Measure the load on your generators and have an "amperage audit" completed.
- If you have servers or a computer room and add equipment, make sure your generator can still handle the added amperages, so you don't exceed load specifications on your generator.

Service: _____

Name: _____

Phone: _____

Email: _____

Notes:

PREPARE TO COMMUNICATE

Contacts:

- Create a contact list and telephone/contact tree process. This should include staff, vendors, service providers, and clients.

Link to contact List: _____

- Employees: Develop a written guide so that employees are aware of and educated on their specific responsibilities and review the process often.

Notes:

- Customers: Include disaster preparedness tips on your website and explain how your clients and customers can work with you during disasters.

- Be prepared to communicate with clients via your customer portal, social media, email, and website from any location.

Notes:

Systems:

- Have a combination of alternative communications systems in place such as landlines, VOIP, cell/satellite service, redundant Internet access.
- Phone: Identify staff cell/satellite phones that could be used in an emergency.
- Know how to reroute phone numbers to another location (VoIP).

Notes:

Internet: Ensure multiple ways to access and communicate via your website, social media, and email via desktop and available mobile devices

Notes:

Website:

Website Hosting Company: _____

Employee Editor:

Name: _____

Phone: _____

Email: _____

Alternates:

Name: _____

Phone: _____

Email: _____

Notes:

Follow the News:

Check with local state industry organizations and news sites for updated safety regulations and information.

Notes:

Proudly provided by:



Created by:



www.independentagent.com

Empowering Trusted Choice®
Independent Insurance Agents.

