

BUSINESS 4 TOMORROW

A Business Continuity Guide for Small Businesses



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Business as usual

How business survives when disaster strikes: A practical approach to business continuity planning for small businesses

As one of the largest insurers of small businesses in the UK, AXA knows all too well the disasters – driven by issues ranging from crime, fire and flooding, to computer failure and legislation – that can affect small businesses. We have seen first hand the long-term effect of business disaster – despite the short-term protection of insurance, 80% of businesses affected by a major incident either never re-open or close within 18 months.

This guide draws on AXA's and insurance brokers' wealth of experience and expertise to, for the first time, provide small businesses with a simplified, practical approach to business continuity planning. It is designed to help managers make it easier to build robust businesses on solid foundations - businesses that are for tomorrow, not just today.

Why should small firms care about business continuity planning?

Business success is as much about protection as growth. In an uncertain world, that means creating a business with the flexibility to prosper in changing conditions, and strong enough to survive should disaster strike.

The ability to withstand serious incidents like flooding and fire, and quickly re-open for 'business as usual' is critical. Even a relatively short interruption to normal business can damage customer relationships and reputation beyond repair – undoing all your good work in product development, sales and marketing at a stroke.

Long-term damage

The story behind the statistics is a simple one. 80% of businesses affected by serious incident either never re-open or close within 18 months because business interruption hits companies where it hurts the most – customer relationships, cash flow, reputation and staff morale. When you stop to think about the potential effects of incidents like flood, fire or computer failure, it's easy to see where the long-term damage is done:

- **What if an untimely crisis prevented delivery to a key customer?**
Would they give you a second chance and would you incur financial penalties as a result of late delivery?
- **How would a major incident affect the morale of your staff?**
Would they stand by you or look for the greater security of a larger competitor, and what impact would their departure have on your business?
- **How would serious damage to your premises or machinery affect the success of the business?** How long would your ability to fulfil customer orders be affected? How easy would it be to contact your regular customers to let them know the situation? How would this affect your reputation?

Small businesses hit harder?

For small businesses, the impact of such incidents is likely to be more pronounced. The majority of small businesses operate in specialised markets, with limited product ranges and relatively small customer bases. As such, any short interruption to normal business can have a disproportionate effect – totally halting output and leaving customers high and dry.

In addition, most small businesses simply do not have the resources that are available to their larger competitors. As a result, it is more difficult to absorb the financial impact of business interruption, and they find it harder to recover even after returning to normal operations.

What is business continuity planning?

Put simply, business continuity is about anticipating the crises that could befall a firm and planning for them, to make sure that the business can continue to function.

A business continuity plan sets out clear roles and responsibilities, for instance stating who should take charge of liaison with customers, staff and the emergency services. It lists a series of contingencies that enable key business activities to be carried out even in the most difficult circumstances, such as when a vital computer system or other equipment is unavailable. Importantly, it also details clear emergency procedures to ensure that the risks to staff are minimised.

Because it requires an assessment of all critical areas of a firm, business continuity management is a valuable management tool. Understanding which crises could befall you, their potential effects and how to overcome them is the basis for business continuity planning. But it is also the best way to create firm foundations for a company – to ensure that it is robust, flexible and fit for tomorrow.

Disaster recovery or disaster avoidance?

Business continuity planning takes business protection one step further than disaster recovery planning, which simply focuses on the short term re-establishment of normal operations following a disaster.

It takes a proactive approach, identifying potential disasters before they arise and planning an organised response to ensure that business interruption and disruption to customers and staff is kept to a minimum. In short, it is about ensuring that a crisis does not become a disaster in the first place.

For example, if your business were hit by fire, a business continuity plan would anticipate all its potential effects on the business, its processes, people and order customers. It would consider the effect of temporary closure on sales and order fulfilment, and the impact of interrupted operations on cash flow and staff morale. Most importantly, it would look at how the overall incident would impact on different areas of the business.

- **If your premises burnt down, would all the business's computer systems also be lost?**
- **If so, would vital information on products, customers and staff go with them?**
- **Would business documents like customer and staff contracts also be destroyed?**

Once all the risks associated with a crisis are identified, the business continuity plan would set out processes and responsibilities to minimise their impact. It ensures that crises are managed in a co-ordinated way so that operations can resume as quickly as possible, customers and staff are kept informed of progress, and the situation does not develop into a disaster.

How business continuity planning benefits small businesses

The benefits of business continuity planning are many and varied, but include:

- **Business survival** – Being prepared for the worst ensures that senior staff can be calm in a crisis, to manage both the disaster and the business. They will have all the resources necessary to get the business up and running quickly, to minimise impact on customers, staff and reputation.
- **Risk management** – Business continuity is all about identifying, managing and mitigating risk. It makes the business a safer place to work and contributes to financial stability.
- **Image** – A company that takes business continuity planning seriously will be a much more attractive proposition for bankers, investors, insurers and customers. Taking steps to protect the business from the unexpected denotes serious, professional management and a company with a secure future.
- **Employee satisfaction** – Every employee wants to work for a company with a future, but they also want to work with companies that work hard to protect their safety. Firms that take business continuity seriously can offer greater job security and put the well-being of staff first.

Getting started: Keeping it simple

If this all makes business continuity planning sound complicated, that's because it can be. Most small businesses require expert help to develop a business continuity plan that covers every eventuality and protects the business from all the crises that could befall it. That help is readily available from a variety of sources, including AXA, insurance brokers and professional insurance intermediaries.

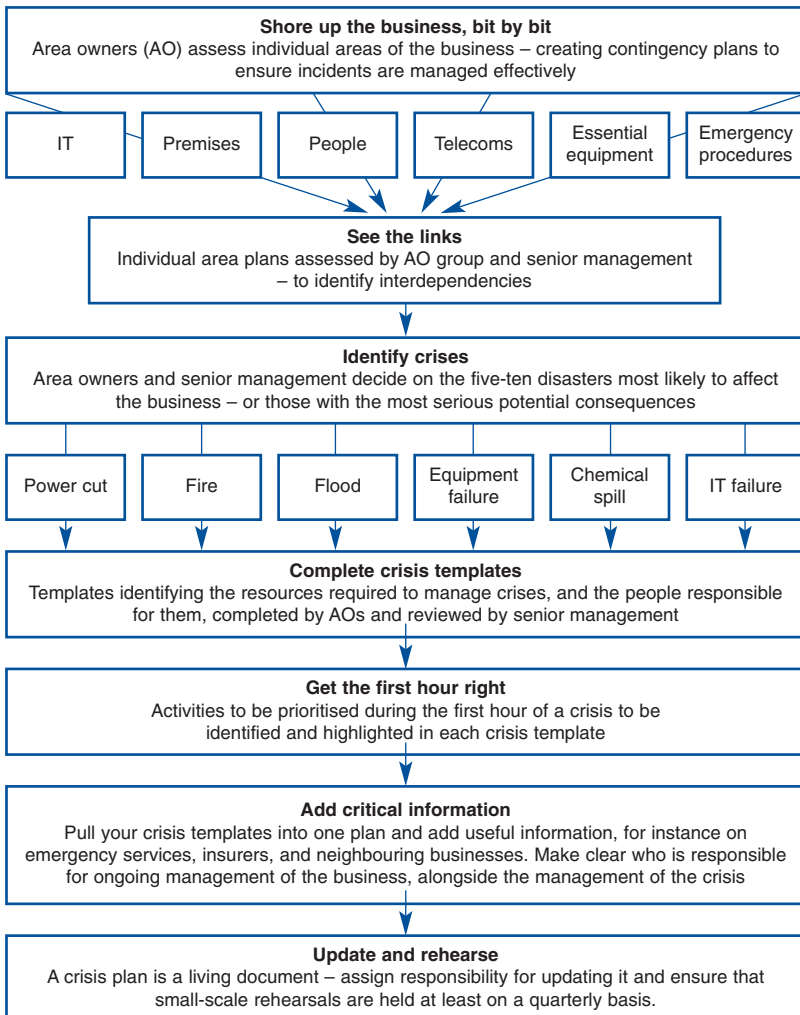
A process for small businesses

AXA has developed a time and cost efficient business continuity planning process that offers a viable solution for small businesses. It is designed to make it easy for small businesses to take the first step towards a comprehensive business continuity plan, and includes information on where to go for help, advice and further information.

The AXA model outlined here takes a step-by-step approach to business continuity planning. It looks at key areas of the business one at a time to help managers ensure that all the necessary procedures, processes and protection are in place. Based on this process, small businesses can quickly create the basis for a business continuity plan that covers every eventuality.

This step-by-step approach is detailed opposite.

**Business as usual:
A business continuity planning process for small businesses**



Step-by-step: Business continuity planning for small businesses

Step One: Basic emergency procedures

When disaster strikes, the most important thing is to ensure the safety of all employees and that, if necessary, everyone can get out of the building safely.

- **Make sure your employees really know what to do if a fire breaks out**
 - **Would the evacuation of your building run smoothly?**
 - **Do your employees know what to do if a colleague is injured?**
- **If not, you may need to revisit your emergency procedures.**

The key to a sound emergency procedure is clear process, roles and responsibility and staff awareness. In the case of evacuation, a clear evacuation process should be in place, with staff members from each department given responsibility for ensuring a smooth and orderly process.

It is crucial that all staff are aware of the process, roles and responsibilities – policies and processes should be clearly displayed around the building, whilst regular rehearsals will ensure familiarity.

Step two: Define your disasters

Before looking at risks in individual areas of the business, it is important to determine what would constitute a disaster. In simple terms, a disaster is an incident that has serious consequences for the business.

Any incident can become a disaster if it is not managed effectively, so it is most useful to think about disasters in terms of business consequences:

- **To what extent would the business function if its current premises suddenly became unavailable, for instance through flooding or fire?**
- **How would you manage communication with customers and staff and how quickly could you make alternative arrangements to ensure that customer orders were fulfilled?**
- **How would the business be affected if important machinery was stolen or damaged?**
- **How would the loss of your computer or telephone systems affect your ability to do business?**

- **What would happen if you were unable to communicate with customers and suppliers for an hour, a day or a week?**
- **How would customer relationships be affected if key members of staff were to leave the company?**

A clear understanding of the kind of disruption that would be disastrous for the business is critical. It enables risk analysis and planning in specific areas of the business to be organised in order of importance, and individual risks to be ranked and prioritised.

Common small business disasters include:

- Fire/flooding
- Computer/telecoms failure
- Key equipment failure
- Illness/injury of key staff
- Restricted access to premises
- Product defects
- Legal/regulatory action

For instance, the loss of computer systems could leave the business unable to communicate with customers and suppliers, affecting sales and reputation. Preventing this situation from becoming a disaster would be a relatively simple matter, but the dire consequences of getting it wrong mean it should be a clear priority all the same.

Step three: Secure your business, bit by bit:

A thorough assessment of the disasters that could threaten your firm should leave you with a clear idea of the areas of the business that are most important to secure. Usually, these will be the areas on which your business relies the most, and which are exposed to the greatest degree of risk. Tackling these areas one at a time has a number of benefits:

- **Save time** – Tackling each area in turn requires less dedicated resource than trying to address all the risks facing a business in one go.
- **Create experts** – Assigning responsibility for each area ensures that a small number of key staff become knowledgeable about the crises that can affect specific aspects of the business. This ensures that a team of experts will already be in place when you come to assign roles and responsibilities as part of the business continuity planning process and will significantly reduce any need for specialist training.
- **Be thorough** – Looking at one area at a time simplifies the process. It ensures that each area can be thoroughly assessed.
- **Time and cost effective business continuity planning** – Dealing with key areas of the business in this way will ensure that most of the resources needed to create a business continuity plan will already be in place once you enlist expert help. This will make the task of pulling together the full plan much less time consuming. As a result, a business continuity expert will be able to create a plan in a relatively short space of time – saving you time and money.
- **Manage your insurance premiums** – Carrying out risk assessment in the key areas of your business will make it a much more attractive proposition for insurance underwriters and will help you to manage your insurance premiums.

The areas to focus on

Every business is different, so it is impossible to give an exhaustive list of the areas that should be assessed first. Your own priority areas will naturally fall out of the work you put into identifying your disasters.

However, there are some key areas that every business should look at.

Premises and key equipment

Clearly, your premises are fundamental to your business. So much so that you probably take them for granted. But have you ever considered the impact that damage to or destruction of your premises would have on your business?

On top of that, there is always the possibility that your premises could become temporarily inaccessible, for instance due to a chemical spill, police action or local flooding. The question to ask yourself is what would happen to your business if its premises became unavailable for an hour, a day, a week or even a month? The same applies to business critical machinery. If a vital piece of equipment is destroyed, damaged or stolen, what impact would it have on your business?

- **Make sure you would be able to inform staff and customers of disruption to the business**
 - **What would happen to customer orders due during the time that your premises were closed?**
 - **Would you be able to make alternative arrangements for regular orders, to keep repeat customers happy?**

Unfortunately, it is difficult to avoid crises involving your premises or key machinery – largely because they often arise from freak circumstances and conditions beyond your control. However, there are some things you should think about:

- **Be aware of neighbouring businesses** – Do they deal with hazardous chemicals or pose a specific risk to the surrounding area?
- **Guard against theft, vandalism and fire** – Make sure your business is secure, that wiring and gas supplies are sound and that fire/smoke and burglar alarms are in proper working order.
- **Treat crucial machinery with extreme care** – Make sure it is regularly serviced and kept in a good state of repair. Ensure that it is only operated by trained staff and calibrated correctly.
- **Protect yourself with insurance** – Most losses incurred through damage to premises and machinery will be covered if your insurance is up to date and valid – and prompt insurance pay out is critical to getting back to normal quickly. Many business insurance packages also include an element of business interruption insurance to cover lost cash flow over a short period of time. But no amount of insurance can protect you from damaged reputation and lost customers.

IT/Telecoms

These days, most businesses rely on computers to some extent. Some companies may only use them for accounting and email, but others base their entire business on them. Telephone systems are even more important. The link to the outside world, telephones are still the number one business communication tool and critical to all kinds of business processes.

The chances are that most companies would soon find themselves facing a disaster if computer or telecom failure was not properly planned for and managed.

- **Make sure the business would still function if your computer or telephone systems were unavailable**
 - **Would you be able to contact your customers?**
 - **Would it hold up production?**
 - **What alternative arrangements would you be able to make and how long would it take?**
- **Be certain you will have access to vital data, even if your computer system is destroyed**
- **Don't let sensitive information fall into the wrong hands, even if your computer systems are stolen**

As a rule, when assessing the risks to your computer systems and the chances they will precipitate a disaster, it should be assumed that any important data stored exclusively on computer would not be available in the event of computer failure. In securing this area of your business, there are a couple of things to focus on:

- **Make sure your computer system is robust** – It should be built using recognisable and widely used technology wherever possible, should be secure and run the latest anti-virus software.
- **Make sure you won't lose any information for ever** – Business computer systems should always be backed up so that lost information can be restored quickly and easily, or transferred to a new computer systems if necessary. If your business is particularly dependent on technology, consider investing in a back-up power supply so that your systems will not be affected by power cuts.

People

The loss of key people and injury to employees is a risk that many businesses overlook. In the end, the success of any company is determined by the skills of its people. From product development to production, sales, marketing, finance and management, every company can identify a set of key people without whom its operations would be severely disrupted.

Equally, injuries to staff often have severe detrimental effects on the business. A business that allows its staff to be injured is unlikely to enjoy a good reputation, whilst serious incidents impact on staff morale and retention, regulatory status and insurance premiums. On top of this, the loss of employees through injury can be distressing, disruptive and expensive if the individuals concerned seek compensation through the courts.

- **Which members of staff could the business absolutely not do without?**
- **Make sure you have a back up plan should staff members with specialist skills be unavailable**
- **Go out of your way to keep your key staff happy**
- **Make your working environment as safe as it can be**
- **Put safety procedures in place and ensure they are followed rigorously**
- **Are you aware Employers' Liability insurance cover is a legal requirement of all businesses? Make sure your employees are protected in case the worst should happen**

Clearly, it is very difficult to prevent staff from leaving the business and accidents do happen, despite even the tightest safety precautions. There are however, a number of things that businesses can do both to prevent their occurrence and minimise their impact:

- **Key people** – Identify people that are critical to the immediate operation of the business and work hard to reward and challenge them.
- **Skill sharing** – Make sure that specialist skills are not held by just one person. Develop understudies and teams of specialists so people can step into specialist roles at least temporarily should the need arise.

- **Keep an eye on local competitors** – If they are recruiting, make sure your people in relevant positions are happy.
- **Assess workplace risks** – Identify employees that are exposed to particular risk of injury and ensure they are equipped with and use relevant safety equipment and procedures. Ensure that all staff are aware of workplace hazards and follow good safety practice.
- **Protect your employees and your business** – Employers' Liability insurance is a legal requirement in the UK. It will enable you to pay for medical treatment and compensate your staff should the worst happen.

The environment

The experience of recent years has clearly illustrated the impact that the environment can have on business. Flooding in the south of England, Midlands and Yorkshire has affected thousands of firms, putting many out of business.

Climate change is likely to have other impacts on business. Increased green taxes for instance could have a significant impact on heavy manufacturers, whilst water shortages and rising bills could put pressure on a wide range of firms.

- **Make sure your business would survive a serious flood**
 - **How would electrical circuits, computer systems, stock and machinery be affected?**
 - **How long would it take to recover from a flood? How would you keep customers happy and pay your staff in the meantime?**
 - **Some businesses were out of action for over twelve months following flooding in 2002. Would your creditors be patient for that long?**
- **Keep up to date with environmental legislation that could affect your business and increase costs over the next few years**
 - **How reliant is your business on a large and relatively inexpensive water supply?**

Changes in the environment will affect businesses more and more over the next decade or so. Exactly how it will affect them will vary from business to business and the specific environmental affects of climate change. It seems certain however, that one effect will be increased regulation and green taxation. Flooding, meanwhile, is likely to become a fact of life for some businesses, and may well affect even more over the coming years. When it comes to the environment, it pays to be prepared.

- **Look for historical clues like previous floods** – If your area has flooded in the last 100 years, it is worth thinking about protecting key assets like electrical circuits and stock from water damage.
- **Keep abreast of legislation** – Research has shown that the majority of businesses were unaware of the Climate Change Levy immediately prior to its introduction, despite the fact that it increased green taxes and increased business overheads. Make sure you are aware of tax increases and surcharges on water use/waste disposal before they happen.
- **Avoid fines and damage to your reputation** – Ever tighter environmental regulation means that you cannot afford accidents that pollute the local environment. Heavy fines, loss of reputation and even temporary closure could result.
- **Minimise the business impact of environmental incidents** - Develop and assign ownership for an environmental crisis response plan.
- **Look to the long term** – If your business is heavily reliant on water or waste disposal, investigate alternative processes and machinery that could reduce your reliance.

Tackling threats

AXA recommends taking a practical approach to tackle each of the threats that your business may face. For each area identified – premises and key equipment, IT/telecoms, people, and the environment - the same process should be applied. This process consists of a number of steps.

Step one: Assign ownership

In each area, a single, senior person should be given overall responsibility for disaster planning. Appointing **Area Owners (AO)** will ensure a consistent, thorough approach and a degree of accountability.

Step two: Identify threats and resources

In each area, the AO should assess existing systems and process to identify threats that could precipitate disasters should the worst happen. This process should consist of a series of 'what if' questions. For instance:

- **What if we suffer a power cut? How would our computer systems be affected?**
- **What if there is a flood? What would happen to our electrical circuits?**
- **What if our finance director should leave the company? How would our ability to do business be affected?**

Once all the threats in an area of the business have been recognised, and their impact assessed, the resources required to manage any related crisis effectively should be identified – whether they already exist within the business or not.

Step three: Develop contingency plans and policies

Each threat should be addressed by a contingency plan. These need not be long or particularly detailed, but should address all aspects of the potential crisis. As a minimum, a contingency plan should set out:

- **The nature and location of resources required to overcome a crisis**
- **Roles and responsibilities**
- **Company policy in terms of the desired crisis management approach and outcome**

Pulling it all together: Creating an overarching business continuity plan

Completing the step-by-step process outlined above will enable a basic business continuity plan to be developed quickly and easily, by ensuring that all the resources and policies required to create one are in place.

Creating a plan does, however, require some additional thinking, primarily because your final plan should focus on specific potential crises rather than on the individual areas of the business. This ensures that you protect every area of the business by offering a single, integrated response to each crisis.

Your insurance broker will be able to help you make sure you cover every possible eventuality. The simple steps outlined below, however, are designed to simplify the process, helping you to pull all the relevant information and resources together into a working business continuity plan.

See the links – strengthen contingency plans

The chances are that even a relatively small incident affecting only one area of the business will develop into a company wide crisis if it is not managed properly. The key here is in understanding the interdependencies between different areas of the business – for instance how telecoms failure could affect site security, specialist equipment and computer systems.

Bring your AOs together with senior management to conduct a detailed review of disaster recovery and contingency plans from each area of the business. The AOs' detailed knowledge of specific areas, coupled with the business management insight of the senior team will ensure that interdependencies and potential problems not covered by individual plans are identified.

The new insight from these sessions should be used to update individual contingency plans to ensure that every eventuality and interdependency is covered.

Consult the crystal ball

With this background work completed, you will be ready to begin developing your business continuity plan. As outlined above, this should deal with specific potential crises, their likely impacts and the business's desired response to them.

Your business continuity plan should begin by identifying between five and ten serious incidents that could affect your business – in most cases, these will be the crises you feel are most likely to occur and those likely to have the most significant effects on the business. Again, bringing together your AOs and senior management is the best way to begin the process of identifying these potential incidents.

NOTE - Looking from the inside out, it is very difficult to identify all the threats and potential crises that face your business. Once this basic continuity plan is in place you should consult a range of people within the business and even turn to external sources for help – your insurance company or your broker should be able to help you identify the kinds of risks you should consider. You will be able to update and extend your plan relatively easily as new threats emerge or as feedback from those to whom you turn for help identifies threats you have missed.

Prepare your plan: Fear the worst

With a list of crises agreed, you will be ready to create your plan, based on the crisis response template attached to this guide.

Consider each potential crisis in turn, asking your AOs and senior management to consider its impacts on each area of the business and what resources (e.g. specific contingency plans) would be required to overcome them. This information should be added to the relevant crisis response template, along with the names of those people responsible for implementing contingency plans.

It is important at this point to always consider worst case scenarios – clearly a business that can cope with the worst possible effects of a crisis, will also be equipped to deal with less serious implications.

Once each template is completed, it is important that all of your AOs and senior managers meet to review and ratify it. Again, this will ensure that any important considerations have not been missed and that the resources and ownership identified are up to date.

The first hour

The initial response to any crisis is often the most important. Indeed, the work a business does to minimise the impact of an incident in the first hour after it occurs can have a greater effect on the future of the business than anything done in the weeks and months afterwards.

For this reason, each crisis response template includes an ‘in the first hour section’. This should be completed with the activities that must be priorities immediately after an incident occurs. These priorities should be identified and agreed at the template review meetings outlined above.

Business as usual

It is easy to forget that, even as the business fights to manage a crisis, everyday business management must continue as normally as possible.

Make sure that your business continuity plan makes provision for a key member of the senior management team to take on this role, and does not involve the entire senior team in crisis management activities. It should identify the person responsible for ongoing business management and highlight the key activities they must undertake to ensure the business continues to function as normally as possible.

Look beyond the business

Remember that your continuity plan must also include information about suppliers and customers, as well as the contacts that are essential to managing any crisis. You should include information on:

- **Suppliers and customers:** Make sure you will be able to let them know if a crisis hits your firm.
- **The emergency services:** Beyond information on key contacts, details of their procedures and likely restricted access to your premises in an emergency should be included where possible.
- **Your insurance company or broker:** The earlier you contact your insurer or broker, the more quickly they will be able to help you, and the sooner you will be able to get answers to your questions.
- **Utility companies:** telephone, electricity, water, gas. Make sure you can contact them with relevant information if the worst happens.
- **Neighbouring businesses:** You may need to inform your neighbours if a major incident takes place.

Rehearse and manage your plan

With all this information in place, you should have created a working business continuity plan. However, business continuity planning does not end with the development of a plan. It must be regularly updated and tested, and clear ownership of this management process must be established. Defining this ownership and the parameters for ongoing management, as well as holding regular small-scale rehearsals, is the final stage of the business continuity planning process.

The time is right

We are all doing business in uncertain times. Protecting the future of the firm has to be the number one priority for every business manager. At AXA, we believe that business continuity planning is critical to creating the firm business foundations that ensure your business is fit for tomorrow as well as today.

For small businesses, this planning process and the help available from AXA means there has never been a better time to focus on building a secure business future.

NOTE – To ensure that your business continuity plan covers ALL the risks facing your business, AXA recommends you enlist the help of a risk assessor. You can do this via your AXA broker. Check out AXA's web site for small businesses, www.axa4business.co.uk for guidance on where to go for more help.

Acme Manufacturing Ltd

Crisis response template

Nature of incident **e.g. power cut**

Business areas affected	Worst case effects	Management resources required	Location	Owner(s)
e.g. computer systems	<ul style="list-style-type: none"> ▪ Complete loss of all computer systems for more than 24 hours ▪ Lock out of customer management systems ▪ No access to email ▪ No access to networked data ▪ CAM activities compromised ▪ Network folders corrupted/permanently lost 	<ul style="list-style-type: none"> ▪ Computer failure contingency plan ▪ Computer failure resource list 	<ul style="list-style-type: none"> ▪ Saved on x person's laptop ▪ Disks stored in central filing ▪ Disks stored at home of IT disaster recovery owner 	<p>A N Other, IT support manager</p> <p>J Bloggs, Finance Director</p>

First hour activities

- Assess and manage safety issues – implement relevant emergency procedures
- Assess and manage impact on customers
- Contact utilities supplier (emergency contact list)
- Contact emergency contractor (emergency contact list)
- Locate and implement IT disaster recovery contingency plan

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