



Surviving A Disaster

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Notes To The Guide

The Guide

The Turner & Co disaster planning document is intended to assist you in formulating a reference list which in the event of a catastrophe will help to give you the best possible chance of returning to your full turnover as quickly as possible

Our guide is designed to help you to think about your business in relation to a large loss in a structured way and to highlight potential difficulties that you may have now, rather than after a loss has occurred.

Insurance

If you have the correct business insurance cover, this will find replacement of lost and equipment and will ensure you receive adequate financial compensation for an agreed period to cover profit and pay the business costs that continue in the event of a close down

Other Factors

However there are intangible factors, which are not insured such as customer confidence and loyalty. You will also need to convince customers that you will recover very quickly and still be able to deliver goods and services to them



Why Plan For Disaster?

The Facts

The facts relating to disaster planning make sober reading and we hope this guide is of assistance to you in formulating your own plans.

Imagine The Following

- Fire destroys your premises
- Thieves steal your computers
- Your suffer severe water damage
- A vital supplier suffers a catastrophe
- Do you have a contingency plan?

Facing The Facts

Following a major disaster;

- 80% of companies without any form of survival plan go into liquidation within 18 months
- A further 10% suffer the same fate within 10 years

(Source Zurich insurance)

The Problems

Ok, your business is insured but;

- What do you do next?
- Who handles all the problems?
- Could you immediately start the business elsewhere?
- Do you have alternative production facilities?
- Do you have sub-contractors immediately able to help out?
- Have you thought about the prospect of demolition and rebuilding?



Planning For Disaster

Immediate Response

An incident control team needs to be set up within your business, which clearly identifies personnel who will have clearly defined roles and authority to carry out their duties.

The immediate problems to be considered will be damage assessment, prioritised salvaging procedures, obtaining all documentation, such as insurance registers and the security of the site, including boarding up, the alarm company, the sprinkler company, security personnel and liaising with your own staff

Communication

This is a key issue with emergency services, the broker and loss adjuster, the media, staff, unions and customers. It is important you control the first message to the public as this is critical

Short Term

The key aim is the restoration of production and assets as soon as possible. The plan can be then subdivided.

Premises

Necessity as to whether a move of premises needs to be permanent or temporary. Consideration as to whether rebuilding planning consent may be difficult. The possibility of relocating part of the business elsewhere should be considered, together with attendant problems of communication and transport

Sub Contracting

Needs to be looked into and considered, as should the quality of such work then provided to customers by this route. It is important to manage sub-contractors to avoid poaching of business.



Planning For Disaster

Replacement Of Machinery and Stock

This is a key area. It will be necessary to look into the lead-time on obtaining replacement plant and the availability of stock. The availability of temporary critical plant should be considered.

Computers

It is essential that computer back ups are maintained and copies kept off site for immediate use

Office Relocation

It is essential that records be removed to a safe environment as soon as possible. Computer, telephone and fax links have to be restored immediately

Finance

This is a key area, particularly if production is lost. It is essential that financial institutions are co-operative

Staff

Staff goodwill is an essential requirement to a successful recovery. Key personnel need to be retained.



The Loss Adjuster's Role

The Adjusting Team

Almost invariably an insurer will appoint a loss adjuster after a serious incident.

A team will then be appointed to the loss, which will include a chartered surveyor, an accountant and a consulting forensic engineer. It is important that the insurer, loss adjuster and broker have the relevant contacts in an emergency situation in order that an immediate response can be obtained.

Using A Nominated Adjuster

Our own view is that where possible, clients should have their nominated loss adjuster written into their insurance policy. This gives you access in advance to the individuals who will deal with any large claim and has several major benefits:

- You will know in advance your nominated claim adjusters
- The adjuster will be able to develop an understanding of your business
- You will have an out of hours emergency contact number
- You will have further assistance with disaster planning



Starting The Plan

Disaster Schedule

The schedules on the following pages will form the basis of your disaster plan. In the event of major loss, the Loss Adjuster as the basis for helping you to reinstate your business will use the details you lodge in this document.

It is very important that this document is kept up to date.

Consultation

A full disaster consultation can be arranged with the loss adjuster preferred by your insurers. This would involve a personal visit to your premises, and the loss adjuster would help you to identify any areas where you need to consider further action to ensure your recovery from a major catastrophe.

Individual consultations may be subject to an advisory fee, which will be quoted to you in advance. The fee is dependent upon the loss adjuster's assessment of the complexity of your business sector. The provision of this guide and the lodging of the completed guide with Turner & Co are free to existing clients.

Please complete the details on the following pages and return them to Turner & Co at your earliest convenience.



Client Main Risk Contacts

CLIENT TEAM	NAME	HOME TEL NUMBER
Team Leader		
Financial Lead		
Media Liaison		
Staff Liaison		
Customer Liaison		
Supplier Liaison		
Works Manager		
Security		
Building Manager		



General Contacts

CONTACT	NAME	TEL/FAX NUMBER
Emergency Contact 1		
Emergency Contact 2		
Emergency Contact 3		
Bank Details		
Accountants		
Principal Suppliers		
Principal Customers		
Principal Sub Contractors		
Building Manager		



Service Providers

SERVICE	NAME	TEL/FAX NUMBER
Water Authority		
Landlord		
Gas Supplier		
Telecom Supplier		
Building Contractor		
Architects and Surveyors		
Glaziers		
Alarm Company		
Software Supplier		
Hardware supplier		
Machinery supplier		
Maintenance Providers		



Buildings

ASPECT	DETAILS
Plans Of Site	
Notes on construction	
Notes on usage	
Sister/friendly companies or alternative premises	



Machinery

ASPECT	DETAILS
Plant Register	
Specialist Machinery	
Replacement Lead Time	
Layout of units	
Computers	
Software back up	
Dongle Awareness	
Temporary PC's	
Telephones	
Outsourcing Work	



Stock

ASPECT	DETAILS
Stock control	
Stock off-site / on site and remote holding	
Suppliers / competitions details	