

**<Organization Logo>**

**[Company Name]**

# **Business Continuity Plan**

**Version: 1.0**

**Developed on: 08/20/2015**

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### Document Change Control

Date	Change/Review

### Immediate Action Checklist:

Action
<input type="checkbox"/> Take immediate steps to protect health and safety of self and employees
<input type="checkbox"/> Evacuate building if necessary (take personal belongings, laptops, pagers, and cell phones, if possible)
<input type="checkbox"/> Follow emergency procedures and/or instructions from emergency officials
<input type="checkbox"/> Perform assessment <ol style="list-style-type: none"><li>1. Employees</li><li>2. Work In Progress</li><li>3. Future Deadlines</li><li>4. Records and Technology</li><li>5. Relocation Strategy</li><li>6. Customers, Vendors, and Internal Dependencies</li></ol>
<input type="checkbox"/> Develop Action Plan - based on the timeline of < 4 hours, 1 day, 2 days, 3 days, 1 week, 2 weeks, > 2 weeks
<input type="checkbox"/> Contact Critical Dependencies <ol style="list-style-type: none"><li>1. Employees</li><li>2. Customers</li><li>3. Vendors</li></ol>
<input type="checkbox"/> Activate Business Continuity Plan as required

## 1. INTRODUCTION

### 1.1. PLAN SCOPE & APPLICABILITY

The scope of this plan covers [Company Name]. The plan should be applicable in the event that a facility is physically inaccessible. It should also respond to regional interruptions to the area.

### 1.2. PLAN OBJECTIVES

The [Company Name] BCP objective is to facilitate the resumption of the critical operations, functions, and technology in a timely and organized manner so that [Company Name] can continue as a viable and stable organization.

The primary objectives of the plan are to:

- **Maintain Key Operations**
  - Most critical departments/business functions
- **Employees Must Be Able to Access Alternate Facility**
  - Ensure that employees have safe access to facility

### 1.3. PLAN ASSUMPTIONS

The following assumptions were used while creating this plan:

- An event has occurred that affects your normal operations.
- There is no access to the affected facility.
- All documents and equipment within the facility are inaccessible and may be permanently lost.
- Qualified personnel are available to continue operations.

**2. RISK ASSESSMENT**

Hazard	Probability	Magnitude	Warning	Duration	Risk Priority
Flooding	4. Highly Likely 3. Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
Coastal Hazards (e.g., Hurricane Tsunami Tropical Storms Nor’Easter)	4. Highly Likely 3. Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
Thunderstorms/ Lightning/Hail	4. Highly Likely 3. Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
Tornado	4. Highly Likely 3. Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
Winter Storms/ Ice Storms	4. Highly Likely 3. Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
Human Caused (Civil Unrest/ Terrorism)	4. Highly Likely 3. Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
High Winds	4. Highly Likely 3. Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
Wildfire	4. Highly Likely 3. Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
Landslide	4. Highly Likely 3. Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
Earthquake	4. Highly Likely 3. Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> Low <input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low

Based off 2011 MEMA hazard identification risk assessment and Risk Assessment Calculation

\*Note: the impact and duration of hazards for your business may differ from this table.

Hazard	Probability	Magnitude	Warning	Duration	Risk Priority
	4. Highly Likely 3 Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
	4. Highly Likely 3 Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
	4. Highly Likely 3 Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
	4. Highly Likely 3 Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
	4. Highly Likely 3 Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
	4. Highly Likely 3 Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
	4. Highly Likely 3 Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
	4. Highly Likely 3 Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
	4. Highly Likely 3 Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
	4. Highly Likely 3 Likely 2. Possible 1. Unlikely	4. Catastrophic 3. Critical 2. Limited 1. Negligible	4. Minimal 3. 6 – 12 hrs. 2. 12 – 24 hrs. 1. 24+ hrs.	4. 12+ hrs. 3. 6 – 12 hrs. 2. 3 – 6 hrs. 1. < 3 hrs.	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low

### 3. CRITICAL BUSINESS FUNCTIONS

Critical Business Functions are the responsibilities and tasks that need to be completed in order to consider your business as operational.

#	Function	Criticality	Maximum Downtime	Role/Team	Required Resources	Brief Process to Complete Function
1					# Employees: Equipment: Supplies: Technology: Interdependencies:	
2					# Employees: Equipment: Supplies: Technology: Interdependencies:	
3					# Employees: Equipment: Supplies: Technology: Interdependencies:	
4					# Employees: Equipment: Supplies: Technology: Interdependencies:	
5					# Employees: Equipment: Supplies: Technology: Interdependencies:	

#	Function	Criticality	Maximum Downtime	Role/Team	Required Resources	Brief Process to Complete Function
6					# Employees: Equipment: Supplies: Technology: Interdependencies:	
7					# Employees: Equipment: Supplies: Technology: Interdependencies:	
8					# Employees: Equipment: Supplies: Technology: Interdependencies:	
9					# Employees: Equipment: Supplies: Technology: Interdependencies:	
10					# Employees: Equipment: Supplies: Technology: Interdependencies:	



### 3.1. HOW TO COMPLETE CRITICAL BUSINESS FUNCTION TABLE

#### 3.1.1. Function

Enter the specific function that may need to be resumed.

#### 3.1.2. Criticality

Enter High, Medium, or Low depending on how critical the function is to the operations of your business. Following are some considerations to use when determining criticality:

- What business objective/goal does this function support?
- How often does this function occur?
- How many business units (departments) perform this function?
- Does the successful completion of this function depend on any other functions?
- Are other functions dependent on this function for its successful completion?
- Is there a potential for revenue loss if this function is not completed?
- Is there a potential for fines, litigation, additional downtime, or other punishment for noncompliance due to a regulatory requirement?
- Does this function directly impact the business' image or market share?
- What priority ranking would you give this function as compared to other functions?

#### 3.1.3. Maximum Downtime

Identify the amount of time your business could afford for the function to be down before it could cause the business irreparable harm. Consider using the following:

- Less than 24 hours
- 1 day to 1 week
- 1 to 2 weeks
- 2 to 4 weeks
- 30 days or greater

#### 3.1.4. Role/Team

Identify the role(s) or team(s) responsible for the operation of this function. Include specific knowledge, training, certifications, licenses, or union-specific positions required to conduct this function. Identification of at least one alternate is highly recommended.

#### 3.1.5. Required Resources

- *People*: Identify the number of employees required for this function. Also identify if a staggered resumption of employees is an option.
- *Equipment*: Identify the type of equipment and how many would be required in order to get this function back in operation.

- **Supplies:** Identify any unique supplies required for this function (do not list items that could be easily purchased from an office supply store). This would include any paper forms or documents needed.
- **Electronic:** Identify software (e.g. Microsoft Office, QuickBooks, Point of Sale system), systems, applications, and electronic documentation needed to complete the function.
- **Interdependencies:** List other business functions this function relies on in order to be operational.

### **3.1.6. Brief Process to Complete Function**

Write a high-level description of the function process. Include any specific forms or systems that may be needed.

#### 4. PLAN ACTIVATION AND COMMUNICATION PROCEDURES

The Business Owner will declare a crisis and initiate the implementation of the BCP.

##### 4.1. PLAN ACTIVATION DURING NORMAL BUSINESS HOURS

If a crisis occurs during working hours, it may be necessary for all personnel at the facility to evacuate the building. In this case, all employees should exit the building at the appropriately marked "EXIT" signs and proceed to the primary assembly point.

Personnel should remain at the primary assembly point until a determination is made whether or not a crisis declaration will be made.

Once at the assembly point:

- Initiate headcount and make note of missing and / or injured employees; and
- Report missing and / or injured employees to the Business Owner or Shift Manager.

If it is determined that the facility cannot be re-entered, the Business Owner or Shift Manager will inform personnel what to do. The employees may be instructed to go home to await further instructions or to activate the BCP. Further communications, such as instructions on where and when to report for work will be performed utilizing the communication procedures detailed below.

##### 4.2. PLAN ACTIVATION OUTSIDE NORMAL BUSINESS HOURS

If a crisis occurs outside normal business hours, the Business Owner will activate the BCP using the communication procedures detailed below.

##### 4.3. ACTIONS UPON ACTIVATION

Upon activation of the BCP, the Business Owner will be responsible for notifying the alternate site of their impending arrival.

##### 4.4. INTERNAL COMMUNICATION PROCEDURES

Business Owner should determine the best methods for disseminating communications to staff. See section 6, Employee Contact List.

Employee Communication Methods	
1	
2	
3	

**5. RESUMPTION STRATEGIES**

- Resume business functions in priority sequence based upon the classification and criticality of the function.
- Purchase and acquire equipment, supplies and travel arrangements needed for the resumption effort.
- Temporarily eliminate non-critical functions, as necessary, to support the resumption efforts.
- As applicable, utilize personnel from other sites to support the resumption efforts.

**5.1. ALTERNATE SITE / RECIPROCAL AGREEMENT**

In the event a crisis destroys the facility or prevents access to the facility, business operations may be transferred to an alternate site (or your home).

In the event a crisis destroys the facility or prevents access to the facility, business operations may be temporarily relocated to a business partner providing space for your employees through a reciprocal agreement.

#	Site	Contact Information	Alternate / Reciprocal
1			
2			
3			
4			

5.2. BUSINESS FUNCTION RESUMPTION

#	Function	Required Resources	Resumption Procedures
1			
2			
3			
4			
5			

#	Function	Required Resources	Resumption Procedures
6			
7			
8			
9			
10			

## **5.1. HOW TO COMPLETE BUSINESS FUNCTION RESUMPTION TABLE**

### **5.1.1. Function & Required Resources**

Copy this information from the Critical Business Function Table.

List the functions in the order of importance for resumption based on the following criteria:

- Maximum downtime
- Interdependencies
- Criticality

### **5.1.2. Resumption Procedures**

Provide information as to how the function will be resumed either at the alternate site or business partner site identified within the plan (e.g., redirect mail to home address or save xxx document onto file sharing service monthly as a back-up).





### 7. VENDOR CONTACT LIST

Vendor	Resource/Service	Contact Information

## 8. FAMILY EMERGENCY PLAN

Many large scale events – like hurricanes, earthquakes, regional black-outs, transit strikes or a pandemic – can impact the families, homes and lives of employees outside of the workplace as well as the business itself.

In order to improve the safety and security of employees and their families, they need to get prepared for events that could impact them. Every [Company Name] employee's family should consider taking several basic steps to protect their loved ones, homes, automobiles and possessions when an emergency strikes.

Every household should have their own “emergency plan” that may include:

- Having a home evacuation and reunification plan that every member of the family memorizes (this might include a reliable means of evacuating the first or second floor during fires and practicing the evacuation plan of the apartment building)
- Having a pre-determined location to meet in the neighborhood should the family have to leave their home
- Having a contact list of all emergency telephone numbers and web sites
- Keeping flammable or hazardous substances – and potentially dangerous objects like tools, equipment or firearms - properly stored, secured, and located out of the reach of children and pets
- Identifying a list of safety practices, such as keeping doors, windows and garages locked

Emergency supplies for each household include:

- Fire extinguishers near the kitchen, workshop, basement and garage
- A family emergency “Go Kit” which should contain supplies, food, medications, and other materials for several days of “survival” if sheltering or evacuation are required by city or county emergency authorities

Following are some websites that will provide additional resources:

- American Red Cross Planning Power Tool: <http://arcbrcr.org/>
- American Red Cross Master of Disaster Children / Family Disaster Education Kit: <http://www.redcross.org/prepare/location/school/preparedness-education>
- Center for Disease Control Emergency Planning Guide: <http://emergency.cdc.gov/preparedness/>
- FEMA Emergency Planning Tips: <http://www.ready.gov/make-a-plan>
- Stanford University Disaster Preparedness Information: [http://med.stanford.edu/somsafety/forms/EP\\_Home.pdf](http://med.stanford.edu/somsafety/forms/EP_Home.pdf)
- The Weather Channel's Safety & Preparedness Guide: <http://www.weather.com/safety>

## 9. INSURANCE CONSIDERATIONS

### 1. Do you have coverage for flood?

Most small businesses insure for flood insurance through the National Flood Insurance Program (NFIP). This provides coverage for up to \$500,000 for Building and \$500,000 for Contents. Flood coverage for business interruption is not available through NFIP. If desired, it must be obtained from a commercial insurer.

### 2. If you are located near the coast or a river, is “storm surge” classified as “flood” or as “windstorm”?

The coverage for flood may be different than the coverage for a hurricane (windstorm coverage). In some cases, the storm surge that occurs as a result of a hurricane is classified as “flood”; in other cases, it is classified as “windstorm.” After Hurricane Sandy, many policyholders found themselves underinsured since the storm surge was classified as “flood.” They may have had adequate coverage for “windstorm,” but they had inadequate coverage for “flood.”

### 3. Do you have coverage for Business Interruption?

Business Interruption insurance covers policyholders for lost profits plus continuing expenses after an insured loss. This is important coverage, subject to specific limits in the policy.

### 4. Do you have coverage for Service Interruption?

Service interruption coverage provides coverage for lost power. However, coverage is often excluded if the loss of power is caused by damage to overhead power lines within a certain distance from the insured property.

### 5. Do you have coverage for Civil Authority?

Civil Authority coverage insures for business interruption losses should your business be impacted by an action by the government that restricts access to your location. Be mindful, however, that this coverage has specific restrictions. Be sure to read your policy carefully.

### 6. Are the limits under your policy sufficient?

All insurance policies have overall policy limits and specific limits for different types of coverage. Be sure to review your policy carefully to make sure your coverage is reasonable.

### 7. What is the deductible under your policy for Windstorm? Flood?

Insurance policies often have a single dollar deductible (e.g. \$25,000 per occurrence) for most losses. However, some policies have specific deductibles for high risk types of losses. For example, if you are in a high risk hurricane zone, you may have a deductible that is “5% of insured values.” Be sure to check your policy carefully and understand what your deductible can be.

### 8. If you have any key customers or suppliers, do you have Contingent Business Interruption coverage?

What would the impact to your business be if one of your key suppliers or customers is impacted by a significant incident, such as a hurricane, a fire or an explosion? If a significant portion of your revenue is dependent upon a key supplier or a key customer, you should consider Contingent Business Interruption coverage.

**9. Do you have any assets that have a long lead time and may take significant time to replace should a loss occur?**

If some key assets may take a long time to replace, consider having spares or vendors ready to execute a purchase order should a loss occur.

**10. If you have more than one location, have you considered how an incident at one location will impact the other location?**

For some businesses, a significant loss at one location can result in additional losses to another location due to interdependencies. For other businesses, if one location suffers a loss, another location can help to mitigate the loss by shifting employees and other resources. It can be very helpful to think through how a catastrophic loss at one location can impact other locations.

***Contact your insurance agent or broker to discuss these and other questions about your business insurance coverage and needs!***