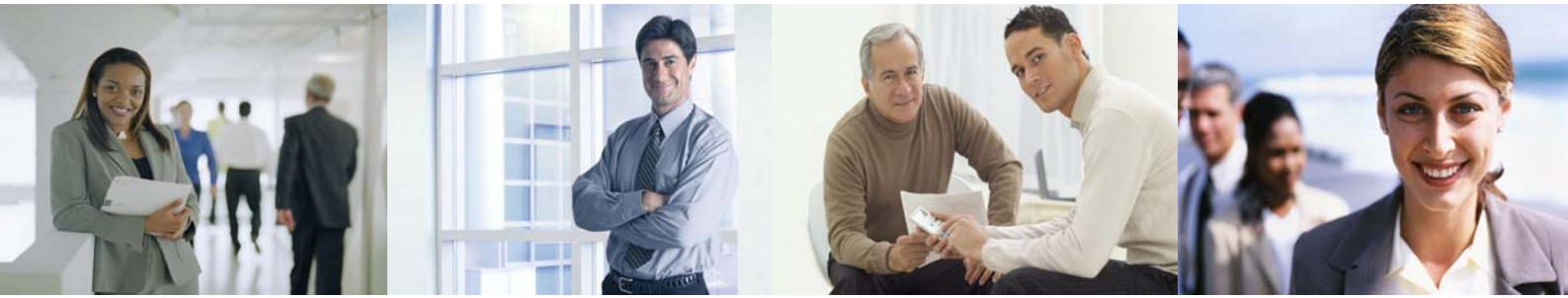


# Disaster Recover Planning



## Are you protected?

There are a lot of them about. And they are easily caught. Viruses that is. You may think you are invulnerable and have excellent data security measures in place - but what if the unthinkable occurs? If your systems were attacked - have you thought about what would happen to your business if you lost all of your customer records? Or lost your electronic accounting records so were unable to determine which of your customers had paid and which invoices were outstanding? With such a heavy dependence on technology in today's business climate, system downtime and lost data can have potentially disastrous consequences regardless of the size of your organisation.

While interruption and recovery of your business due to things like physical loss/damage/theft can be covered through Property and Business Interruption insurance policies, reducing the effects of the loss of data and communications requires early and careful planning. Without access to these elements your ability to carry out even basic customer service is restricted, and this may result in growing customer dissatisfaction, which will affect your business a long time after you have restored your systems.

Regardless of whether your business disruption is computer related or not, you should have a well thought out plan to deal with unforeseen circumstances, this is known as a business continuity or disaster recovery plan. The ultimate objective is to allow your business to respond quickly to a problem, and minimise the impact of disruption to service.

## Some important points to consider when putting together a Disaster Recovery Plan

- Map out your core business activities:

Identify areas where there are dependencies and consider alternative ways in which operations may be carried out in the event of disruption. E.g. are there long lead times for re-ordering stock? What equipment are you reliant on and how long would it take to source replacements?

- Identify roles and responsibilities:

Identify the key people within your organisation and their roles in the event of a disruption. E.g. who will contact other members of staff and customers in the event of a fire? Or who is responsible for maintaining the 'back up' of computer files off the premises?

# Disaster Recovery Planning

- List key internal and external contacts:

This should include customers, suppliers as well as staff. Ideally you should keep a copy of this in a secure off-site location in the event of access being denied to your premises as a result of fire etc, or in the case of lost data.

- Think of ways in which disruption may occur:

Brainstorm possible scenarios and how you might respond or the measures you would put in place to minimise impact and maintain operations.

- Back up all critical computer files or programs:

Make copies of important files and regularly update these copies e.g. customer databases and accounting records. Keep an extra copy in a secure off-site location in the event you are unable to gain access to your normal business premises.

- Identify an alternative temporary location:

If you are prevented access to your normal premises for any prolonged period of time you should have alternative arrangements from where you could continue business activity if need be. For example, many organisations that rely heavily on telephone contact and customer response units typically enter into contractual arrangements with external organisations.

- Learn from your experiences:

Note the frequency, impact and how you managed to overcome the disruption, ensure that any procedures are revised and updated as a result of the experience gained. It is also valuable to keep a record of any expenses, as this will be required for validating an insurance claim.

- Take out adequate business insurance.

An "it won't happen to me" attitude isn't worth much when you are facing a crisis. A well-prepared continuity plan will provide comfort and allow unexpected disruption to become manageable. Even with comprehensive insurance cover in place, there is still no substitute for a well thought through, tried and tested Business Continuity/Disaster Recovery plan. Remember Insurance is not the only answer to your risk management needs. With a combination of planning, professional support and financial resources to help cushion the impact, your business should be well prepared to deal with any unforeseen events.

