

Cumbria Chamber of Commerce

networking & events policy & representation member services business support

Business Continuity Checklist

This checklist is not an exhaustive list but does provide a guide to the sort of issues which need to be considered.

Premises

Are your premises currently usable or not?
Can they be made usable quickly?
Do you need to move temporarily elsewhere and for how long?
If so:

- Can you share with another business?
- Can you operate from home or other residential premises?
- Do you need to rent temporary accommodation?

Get electrics etc checked.

What steps need to be taken to secure the property?

Beware bogus property repairers – don't agree to work being done by people calling door to door unless you know the business, they're local and they have a good track record.

Equipment

What, if anything is immediately usable?
What needs cleaning/repairing/testing, who can do this and when?
What needs replacing immediately?
What needs replacing but not immediately?
Can you borrow or rent?
Can you subcontract?
Where can you buy from?
How quickly can the replacement equipment be in place?
Is any specialist installation required?
If you need to move premises how can any salvageable equipment be moved?

Don't throw everything out unless you're absolutely sure that your insurer will replace it like for like.

IT & telecoms

What, if anything is immediately usable?
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What needs replacing immediately?
What needs replacing but not immediately?
Can you borrow or rent?
Can you subcontract?
Where can you buy from?
How quickly can the replacement equipment be in place?
Is any specialist installation required?
If you need to move premises how can any salvageable equipment be moved?
Have you got back-up copies of information (even paper copies)?
If not can any be retrieved?
What steps need to be taken to secure sensitive information?

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University of Central Lancashire

Carlisle
3rd Floor,
Broadacre House,
16-20 Lowther Street,
Carlisle,
Cumbria CA3 8DA
Tel: 0845 2260040

West Cumbria
Innovation Centre,
Westlakes Science &
Technology Park, Moor Row,
Whitehaven,
Cumbria CA24 3TP
Tel: 01946 592329

South Lakeland
32 Market Place,
Kendal,
Cumbria LA9 4TN
Tel: 01539 735118

Furness
Unit 8,
Phoenix Business Park,
Phoenix Business Centre,
Barrow-in-Furness,
Cumbria LA14 2VA
Tel: 01229 840253

Fax: 0845 22 600 50

info@cumbriachamber.co.uk

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Insurance

Have you contacted your insurer/claim consultant? Notify them as soon as possible.

Make sure your insurance company knows where to contact you.

What does/doesn't your insurance cover – including business interruption?

What does your insurer need from you and when?

What can/can't you do without prior authorisation from your insurer?

What are the expected timescales involved?

Allow yourself some time to calm down before answering any questions from insurers or their representatives (what you say and do in the early stages of a claim could prejudice the outcome).

Seek professional advice before making/signing any witness statements.

Don't appoint any professional who come offering their services in the immediate aftermath.

Document all losses with photographs or video and keep a record of everything that happens and don't dispose of or move anything until advised to do so by your insurer/claim consultant. Keep a careful track of all losses and damage-related expenditures.

Make notes of the following to assist insurers in your claim:

- o time of flood warning
- o time the flood waters entered your business
- o the maximum depth of the flood (marked on a wall)
- o how long flood water was in your business
- o presence of any contaminants (e.g. sewage, oil)

Secure the site - close up building openings and physically secure your property (e.g. board up broken windows) to prevent additional rain damage and looting.

Mitigate your loss e.g. move undamaged property to an area where it can't be damaged by floodwater.

Retrieve (if possible) all insurance documentation and supporting evidence that will be required to substantiate your claim.

Ask your insurance company about an interim payment if this will help you replace required/stock and/or carry out repairs so that you can secure your property and resume trading.

Get advice where detailed, lengthy repairs are needed. Your insurer or loss adjuster can give advice on reputable contractors and tradesmen if required.

Obtain independent estimates of damage where appropriate.

Do not destroy or throw away any damaged items without checking first with your insurance provider. Only move damaged material outside if it is seriously in the way and exposure to the elements won't make damage worse.

People

Can staff get to work?

If you move premises what are the issues, if any, for staff travelling to work?

Do staff have problems at home as a result of the crisis and what implications does this have for you?

What health & safety issues are there?

Have you got staff information?

How can you contact staff?

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Have you contacted all staff?
Do you need to lay any staff off?
What benefits may be available to staff?
Do you need to vary terms and conditions of employment?
What arrangements do you need to make for paying staff?
Watch out for excessive stress and fatigue – besides anything else this can affect decision making capability – your own and your staffs'.
Consider possible staff retention issues.

Suppliers

Have you got your supplier information?
If you haven't how can you retrieve or compile it?
Have any of your suppliers been affected?
Do you need additional supplies?
Do you need to cancel/postpone supplies?
If so what are the contractual implications?
Can existing suppliers still supply or will there be any interruption?
Who are the alternative suppliers and can they supply?
Have you contacted suppliers to let them know what the situation is?
Are you able to pay suppliers, do you need to negotiate extended terms?

Customers

Have you got your customer information?
If you haven't how can you retrieve or compile it?
Have any of your customers been affected?
Do they need to cancel/postpone orders?
What line are you going to take on cancellations, bearing in mind the need to balance your own financial situation against future customer relationships?
Do they need additional supplies?
Will they still buy in the short/medium/long term?
Are customers able to pay you?
Can you still supply – in the short/medium/long term?
What arrangements can you make if necessary to fulfil orders?
Have you contacted customers to let them know what the situation is?
Are there any additional opportunities which could arise from the current situation?
Should you redirect marketing and sales resources?
Do you have stringent credit control procedures in place for any new customers or for existing customers requesting extended credit – bearing in mind the need to balance new opportunities and customer relationships against your own financial situation?

Finance

Have you prepared a revised cash flow forecast, taking into account trading requirements as well as insurance?
Have you contacted your bank?
Have you talked with your accountant?
In consultation with your accountant, have you considered options like requesting a deferment of VAT/NIC/PAYE payments and changes to non essential expenditure?

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Media

Who is going to deal with the media and what are they going to say?

General

Have you prepared a list of what you need to do, who is doing it and when?

How quickly and by when do functions like payroll, paying suppliers and invoicing need to be up and running?

What benefits may be available to you?

Disclaimer

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