

DISASTER RESOURCE GUIDE

QUARTERLY ISSUE
VOLUME 15, ISSUE 2

Facility Issues



Prevention & Mitigation • Preparedness & Response • Restoration & Recovery



River Bend Center

Campus-Style **High Tech** Office Park
Strategic Location & Disaster Recovery



RIVER BEND®

River Bend Center

One Omega Drive, Stamford CT 06907
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- **Multiple redundant fiber optic/dark fiber connections includes: Group W Satellite, Qwest Communications, Verocity and Abovenet.**

- **Emergency motor generators • 120-seat auditorium • Swipe card access • On-site maintenance**
- **Meeting and conference rooms • CCTV security systems • Connecticut DOT bus service • Gourmet restaurant**
- **Walking distance to Springdale Railroad Station • Passenger elevators • Freight elevators • Loading docks**
- **Dining area • Physical fitness room and sauna • Atrium with fountain and granite lobbies • Walking trails**
- **Locker rooms with showers • Recreation room**

HARTFORD, CONNECTICUT

RIVER BEND's Disaster Recovery Center in Hartford, Connecticut is part of the Capitol Center, one of New England's premier corporate and government locations. The Capitol Center is connected to SNET'S SONET ring and features redundant fiber optic service and dual electric feeds. Protected by 100% auxiliary power, its reliability and infrastructure are nothing short of extraordinary. The location offers conference rooms, convenient transportation, a parking garage in the building and guard service.



- **Multiple redundant fiber optic/dark fiber connections includes: Group W Satellite, Qwest Communications, Verocity and Abovenet.**
- **Emergency motor generators • Satellite capable**
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STRATEGIC LOCATION & BUSINESS CONTINUITY IN CAMPUS-STYLE HIGH TECH OFFICE PARK

River Bend Executive Center consists of 12 buildings located in Stamford, CT; this is one of the locations that house Business Continuity Centers, the 3 other locations are in Hartford, CT, Middlebury, CT, and we also have another located in Logan Township, New Jersey. The concept of these centers, which grew out of the horrific experiences of September 11th, is a vital one: today's corporations need to have a data back-up and business continuity plan in times of disaster. River Bend's corporate tenants were not affected by the devastating power outage that occurred in August of 2003. The reason they were not affected is because they are housed in a River Bend Continuity Center. River Bend's Continuity Centers provide that with a variety of systems that help reinforce one another when disaster strikes. The Secure Isolated Back-up Suites (SIBS) provide data back-up and recovery operations to ensure that companies get back up and running immediately if a catastrophe should occur. Features such as Multiple Fiber Optics supply alternate service routes that ensure uninterrupted communications; back-up motor generators provide immediate standby back-up power and the UPS back-up provides three-phase uninterrupted power supply systems to assure continuous electrical power.

It is this foresight and thoroughness, which is a hallmark of River Bend Executive Centers planning. Always anticipating the needs of the corporate community, the facilities were developed to attract the competitive, innovative world of Hi-Tech. Today's businesses demand the best facilities, support and locations and they know that River Bend delivers. Connections to the leading communications providers such as AT&T/SBC, Cablevision Lightpath,

FiberTech, RCN Business Solutions, Level 3 Communications and Verizon/MCI, Group W Satellite, Qwest Communications, Verocity, Abovenet and satellite links enabled through nearby earth stations using dark fiber connections and line-of-site transmissions are just a start. Attention to detail such as raised flooring to enable easy servicing of equipment and 24/7 individual climate control give an ease of occupancy to their tenants. Round the clock recorded video surveillance and onsite 24/7 maintenance provide peace of mind. Each center is strategically situated near major highways, airports and local transit.


River Bend goes beyond its corporate campus; it also manages 2 additional buildings located in downtown Stamford, CT. 999 Summer Street and 1275 Summer Street are 2 buildings that consist of medical professionals. They are ideal properties because of their strategic location. 1275 Summer Street is a Health Science Center and is completely backed-up by a generator. River Bend

also extends its reach to Hartford, CT, located across from the Capital of Hartford, CT and it overlooks Bushnell Park. The Capital Center building is also in a key location in downtown Hartford, close to the Interstate 84 and mass transit. In its continued efforts this building is also backed-up by generator power to keep its businesses up and running in case of any power loss or emergencies.

River Bend Executive Center is now in the process of developing its new Technology Park, which will consist of 800 acres. This park is also in a key location in Middlebury and Oxford, CT. Plans include an access road that will link the two complexes and will include a green way, which will be open to the public. The Technology Park is conveniently located near the Oxford Airport and close to a major interstate, Route 84.

For more information, please visit www.riverbend1.com or contact our Real Estate Department at 203-359-7744.





If you ever wondered about
our work ethic.

THE BELFOR PROMISE

To do our very best, every time.

To ensure your best interest is
always at the forefront.

To stand behind our word and
to give you our all —
every second, every minute, every day.



QUARTERLY DISASTER RESOURCE
GUIDE

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25 YEARS IN THE INDUSTRY
15 YEARS AS A ONE-STOP RESOURCE!



This fall we celebrate 25 years in the BC/EM industry. Fifteen years ago we launched the first industry GUIDE – a comprehensive, one-stop resource for business continuity, emergency management and disaster recovery.

Seven years ago we launched the first weekly newsletter to consolidate and communicate resources for BC, EM & DR. Our publications and newsletters have offered expertise from executives, professionals, consultants and academics...all with the intent to help you, our reader, become better equipped to keep your organization running smoothly, no matter what. And we've appreciated how thousands of you – at conferences, tradeshow and via email – have expressed your appreciation for the valuable expertise provided. We plan to keep innovating!

Will you join with us to make the next year our best ever?

Join us as a reader. If you've not already done so, please subscribe (or renew) today! We need to hear from you every year to keep you on our complimentary subscription list.

www.disaster-resource.com/freeguide.

Join us as an expert. As a BC or DR professional, you are learning lessons every day that could be helpful to your peers in other organizations. You're not a writer? We can help you get the message out! Would you like to host an online discussion, create a webinar, provide a video?

Join us as a sponsor. We are offering new ways for you to get your message out to our readership – both in print and online. Contact me for more information.

So whatever your involvement in BC, EM or DR... let me hear from you!

Kathy Rainey
Publisher
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CONTACT: +1 (703) 637.4424 | www.theBCIcertificate.org

Business Continuity
Institute

Alternative Route to Membership Program

What has your MBCP, CBCP or ABCP done for you lately?

MBCP, CBCP or ABCP will be considered for membership of the BCI

The Membership Council of the Institute has carefully examined other BCM credentials, mapping them against BCI certification, and felt it was appropriate to extend an invitation to join the BCI to those who hold respected credentials. The certification of MBCP, CBCP and ABCP have been identified as credentials whose foundations are broadly in line with the requirements of the AMBCI and/or MBCI certifications. Recognized as a validation of experience and knowledge, professionals that hold MBCP, CBCP or ABCP certifications and are in good standing are invited to apply for membership of the BCI without having to pass BCI's official certification exam.

Hurry...time is running out!

CALL OR
APPLY ONLINE!

Invite them to join the BCI - the most respected BCM Institute the world over.



Go to http://www.thebcicertificate.org/alternative_route.html to apply.
Questions? Email: membership@thebci.org
Application packets will also be available at the booth at any conference the BCI attends.

Applicants must hold a MBCP, CBCP, or ABCP certification in good standing and will be required to submit a current CV/Resume and references. One time application fee: \$75 USD + annual membership fees.

BCI'S ALTERNATIVE ROUTE TO MEMBERSHIP

Iain Taylor MBCI, Chair of the Business Continuity Institute's Membership Council explains the philosophy behind the BCI's "Alternative Route to Membership" program.

Excerpts of Taylor's interview with Tommy Rainey, Executive Publisher of the Disaster Resource GUIDE, follow.

Tommy Rainey: Could you please explain how the Membership Council fits into the overall management of the Business Continuity Institute?

Iain Taylor: The BCI is governed by a main Board that sets the overall strategic direction of the Institute. The Membership Council is tasked with maintaining the integrity of what it means to be a professional business continuity practitioner. The Membership Council therefore effectively owns the certification process from developing the Good Practice Guidelines, through training to examinations and Continuity Professional Development (CPD). Following recent governance restructuring, elections are held amongst Statutory members of the Institute (FBCI, MBCI, AMBCI & SBCI) for seats on the Membership Council.

TR: Talking of the certification of business continuity practitioners, why did the BCI choose to move away from the long established 10 Certification Standards that had been developed with and held jointly with the DRII?

IT: We took the decision to move from 10 Certification Standards for individuals to 6 Certification Standards approximately 3 years ago, about the time that BS25999-1 was published. There was increasing confusion amongst potential members about how the skills required from individuals related to the stages of the BCM Lifecycle that had been published in BS25999. To avoid continued confusion we simply mapped the BCM skills and knowledge required from individuals to the 6 different stages of the BCM Lifecycle. We still look for all of the same skills that we previously did – we have just presented them differently.

TR: Is that the reason why you hold the DRII credentials in such esteem that you now recognize them as an Alternative Route to BCI Membership?

IT: Yes, the DRII credentials and the BCI Certificate (leading to the CBCI which is a credential and not a BCI membership grade) have a broadly similar base so it made sense to allow membership applications from those with the MBCP, CBCP or ABCP. We still ask for practical experience of working as a BCM practitioner to support credentials.

TR: Does the BCI have plans to recognize other credentials from other recently formed BCM Institutes?

IT: Absolutely not! The BCI and the DRII are long established, well respected and not for profit organizations. The certifications offered by these two Institutes are tried and tested and generally only available to experienced practitioners. The BCI doesn't believe it is possible to offer a credible BCM qualification after a days training.



TR: The BCI Certificate examination was launched 3 years ago. How successful has it been?

IT: The BCI's Membership Council is very pleased with the uptake and results of the examination. By the end of this year approximately 2500 candidates across 70 different countries will have taken the examination with approximately 2000 of those successfully attaining the CBCI which enables transition to one of the BCI's professional membership grades.

TR: What do you think sets the BCI apart from other BCM Institutes?

IT: First and foremost the BCI is a membership organization. Obviously, we also offer one of the most respected BCM qualifications in the world but this is within an inclusive membership ethos.

I believe the range of services we offer to our members is second to none and includes regular communication via weekly Bulletins, monthly ENewsletters, a current website and our Institute's magazine Continuity.

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Additionally the BCI is at the forefront of thought leadership where ideas and developments are freely shared with members including through a series of 20+ published Workshop outcomes. The BCI's Good Practice Guidelines are highly respected internationally and form the basis of our examination and supporting products and services including BCI training.

In many areas of the world members have access to BCI Forums which give them a chance to meet, offer support and exchange ideas.

We have recently introduced an innovative Continuing Professional Development (CPD) Scheme enabling members to keep up to date with latest best practice. Latest learning is supported by a range of webinars enabling those members who do not have the time, or funds, to attend regular seminars to keep abreast of new thoughts and ideas and gain their CPD hours.

New junior members are offered a mentor to help them gain experience and understanding of BCM as a discipline.

We run a highly successful annual conference and exhibition – BCM World Conference and Exhibition – which is growing year by year.

I could go on but a recent survey was carried out amongst our growing US membership base and the results speak volumes. They were asked why they joined the BCI. Our members cited the following reasons:

- ✧ The BCI is a membership organization that directly provides a full range of services.
- ✧ Mentoring opportunities, clear communication
- ✧ Better information, well run, more influential voice in the industry and most importantly a global reach.
- ✧ Monthly newsletter, excellent website, prompt response to emails, conference, member involvement in industry decision making
- ✧ I've found the white papers, tools provided by other members, best practice guidelines and networking opportunities to be extremely valuable.

- ✧ A network of professionals and articles from a global perspective. This has helped during the recent pandemic events.
- ✧ International recognition
- ✧ It is the elite BCM professional organization in the world.
- ✧ Networking, leadership development, increased knowledge of BCM, gain international experience
- ✧ Serves as an industry designation that differentiated me in the marketplace.
- ✧ BCI is highly respected and membership helps others to recognize a level of competence and experience.
- ✧ Internationally recognized with quality standards.
- ✧ More global perspective on BC discipline; key differentiator in US. Solid understanding of the BC discipline and its application around the world

TR: You mentioned BCI training; how is this delivered?

IT: The Institute decided that we didn't wish to offer classroom training directly ourselves so we are working with a network of approximately 25 professional training organizations internationally who deliver, on our behalf, material that we have developed, based on our Good Practice Guidelines (GPG). We feel that this offers the best flexible approach. Candidates can get the assurance that the training material has been developed by the BCI, so is GPG compliant, but they also gain the benefit of having local trainers who can supplement the material to make it more relative to their geographical region – the best of both worlds. Additionally we offer this training online, out of regular office hours, for those who are unable to attend training in person.

TR: Perhaps controversially, the BCI also offers corporate membership. How does this fit in with the not for profit concept?

IT: The Business Continuity Institute launched the BCI Partnership in 2007 after being approached by corporate organizations who wanted to support

the work the BCI carried out in raising awareness of Business Continuity Management as a discipline. Since that time approximately 80 organizations have joined the Partnership and funds generated by Partnership fees are used exclusively for raising awareness of BCM. The Partnership has no influence on individual membership or certification but focuses on research, lobbying and running Business Continuity Awareness Week. The success of the BCI Partnership means that BCM, as a discipline, has a higher recognition now than at any other time.

TR: Finally, what's next for the BCI?

IT: I believe that we will continue to grow in numbers and influence. Historically, we have a strong base in the UK where we are headquartered but anticipated future strong growth will continue in the Far East and India. Additionally, with a US Office situated just outside Washington, I think we are able to offer an exciting alternative to North American BCM practitioners especially as the Membership Council has decided to start the process of seeking accreditation through ANSI for ISO17024.



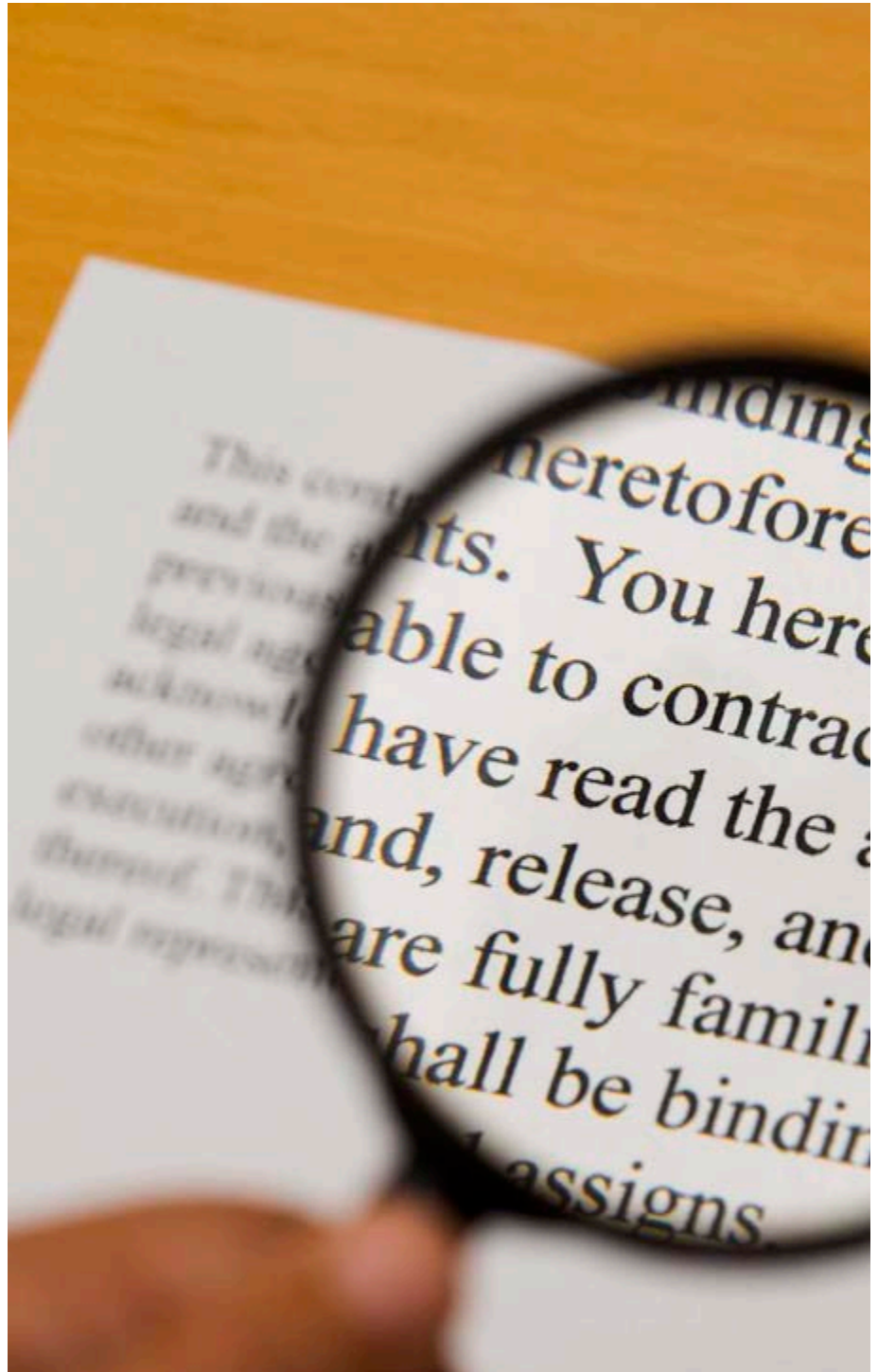
The Business Continuity Institute was established in 1994 to enable practitioners in the emerging discipline of Business Continuity Management (BCM) to obtain guidance and support from their fellow practitioners, as well as to offer professional training and certification programs to disseminate and validate the highest standards of competence and ethics. The BCI is a membership organization – owned by the members and run for their professional benefit – with more than 5000 members worldwide in over 90 countries. Individual membership of the BCI brings a wide range of benefits including: publications, workshops, forums and conferences, but most importantly an internationally recognized certification. For more information: www.thebcicertificate.org

BUSINESS RESUMPTION CONTRACTS – A MUST HAVE, BUT...

TED BROWN

There are many names for these contracts (Emergency Response, Restoration, Rapid Response, Disaster Recovery, Business Recovery, Business Resumption, etc.), and many vendors offer them. What are they and should your organization have one?

Regardless of what the vendor calls them, they are essentially a contract put in place in advance so that at time of disaster, the vendor can quickly respond to your event to provide recovery/protection of assets, drying of books and important documents, clean-up of the disaster site, and/or restoration of facilities and services, and disposal of hazardous materials. The value of these contracts comes from your ability to go through your organization's well-defined procurement process, check out the vendors and their services, and most importantly, talk to customers the vendors have actually recovered in the calm environment of today versus the stressful environment of an actual disaster. By the way, if they don't have any such actual recovery references, move on to the next vendor. Also this gives you an opportunity to visit their facility, meet their staff, and review their in-house assets. You should realize that many of the assets may need to be brought in from outside the area. This may prove to be an additional advantage in a regional



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disaster when all the local assets are themselves in jeopardy and have been confiscated by the government. This is a great example of “expect what you inspect.” There are lots of firms that say that they’re in this business, but in too many cases it’s in name only. One of this author’s customers, Dr. Stanley Weinrich, PhD ChemE, CBCP, likes to say: “When a disaster occurs is not the time to be exchanging business cards.”

“When a disaster occurs is not the time to be exchanging business cards.”

Dr. Stanley Weinrich, PhD
ChemE, CBCP

We’ve seen contracts as short as one page and longer than 25 pages. Length is not the key measure; what’s covered in the contract is what to look for. What’s frequently missing is pricing, i.e. pages and pages of hourly rate or skill prices, equipment prices, supply prices, lodging, per diem, and mileage charges, etc. Many vendors will tell you they don’t

provide “line-item pricing” in advance. This should be a big concern to you. After all, if they can’t price it now, how are they going to price it at the time of disaster? Ask to see a sample billing from a previous large cost incident. Don’t you want to know now what the labor costs will be? How about OT? Is travel time billable? What skills are on board? Is it union or non-union labor? What is the cost of each piece of material, each type of equipment? This is also a good opportunity to find out what kind of equipment they have in inventory. If they don’t price it, they probably don’t have it. If they don’t list freeze drying equipment, how are they going to save your critical books and documents? Do they have *hazmat* suits? More importantly, are they licensed *in your state* to provide hazmat and other recovery services? Where and how will they dispose of hazardous materials? This is an excellent area to research their previous customers’ experiences. In other words, where were their hazmats disposed? You don’t want your disaster and successful restoration to be followed by a legal disaster. What is the cost of demobilization? Are you responsible to get their equipment and staff home? Remember, you should expect to pay a premium for rapid response, but you should not expect to be surprised.

Understand the vendor’s documented warranties. Do they warrant their work? For how long? How about the technology they supply to you? What about odors or mold returning? Are there penalties or just replacement? Do you get replacement equipment, parts, etc. but have to pay for “repeat” labor? Is the burden of proof on you alone?

Actual laws and our lawyer friends are another great reason to put a business resumption contract in place, now! Your legal team will have time today to analyze the T’s and C’s (Terms and Conditions), of the vendor, and their limits of liability. You’re going to potentially bet your business on your selected vendor, in the event of some disaster. What’s your recourse if they fail to deliver service, because they’re overwhelmed by a regional disaster? If you wait until an actual disaster event to locate vendors, create contracts, and engage these vendors, your lawyers will try to hold up your recovery while they review contracts, and most importantly, liabilities, as they should. If your company is truly at risk of going out of business because of the magnitude of the disaster, your senior management will override the attorneys to save the business. This action will save the business, but put the organization at legal risk down the road. Let the attorneys do their job, now!

Another area of concern should be vendor payment terms. Their contract may request payment in as little as ten days. Most organizations can’t pay an invoice that quickly, which could put you at serious financial risk. Your insurance will probably not reimburse those late payment charges. More importantly, at the time of the disaster, if your organization is not meeting the very short-term A/R requirements, the vendor has every legal right to stop any further restoration efforts until all previous invoices are paid. This is a huge exposure that can be avoided in the negotiations now, instead of at time of disaster when you have no leverage. Another reason to negotiate more liberal payment terms is cash flow. FEMA and insurance reimbursements will take an extended period of time, long past any resumption ven-

dor's ten-day A/R requirement. With proper billing procedures in place, many insurers will agree to make progress payments based on supporting documentation. Plan ahead!

Insurance is another area to be researched now, not later. Have your insurance provider review the business resumption contract, pricing, what's covered in their services, what's not, and are there limitations for reimbursement, e.g., maximums, either individual or cumulative, etc. Few organizations get outside help in reviewing these contracts and vendors. This is a huge mistake. Much like hot site contracts, this is probably the first and only business resumption contract ever put in place by your organization. Your procurement people alone won't have the expertise to know what to look for.

Will your business resumption vendor submit their bills to your organization in the format and on the forms required by your insurance carrier and FEMA? FEMA becomes relevant for reimbursement in the case of a regional disaster and the Federal Government declares your eligibility for payment. Our experience has demonstrated that one hundred percent of the time, if the forms are not completed correctly, neither insurance carriers nor FEMA will provide reimbursement in a timely fashion. In fact, time will be wasted, not only redoing documentation, but also in discussion of the dispute. On a side note, although not the responsibility of the recovery vendor, now is the time for you to develop recovery accounting codes, etc. so that you can quickly and accurately track the extraordinary expenses incurred as the result of a disaster. When organizations wait until time of disaster to create these accounting/tracking codes, they invariably miss incremental expenses and subsequently cannot obtain reimbursement.

What is the vendor's insurance coverage? Comprehensive general liability? Workers comp? Will they put your organization as an additional named insured in their policy? How about the vendor's subcontractors' insurance?

You should understand who the vendor will use as subcontractors at

WHAT TO LOOK FOR IN A BUSINESS RESUMPTION CONTRACT

Line-item Pricing

Warranties

Applicable Federal, State, and Local Laws

Legal Recourse

Vendor Payment Terms

Billing Procedures

Vendor's Insurance Coverage

Subcontractor Terms

Term of Contract

Cost of Contract (not including disaster costs)

time of disaster. Even the very largest business resumption organizations use subcontractors at the time of disaster. This is not a bad thing. Keeping an entire team of recovery specialists on the payroll without work is expensive. And subcontractors allow a vendor to respond to multiple concurrent disasters in one or large geographies. It is unlikely the names of the subcontractors will be specified. Ask for them, in writing. By the way, what are their experiences and references?

What is the length of the contract? It should be no more than a year and it should be able to be terminated at will, by you, without cause, but not by them without advance concurrence from you.

How much should this contract cost per month or year? The answer to that question is tied to what you receive without actually having a disaster. Will they review your plans, facilities, define

requirements, etc., or is this just a contract put in place to allow you to research them in advance and to be ready at time of disaster? If you get no services now, your contract costs should be zero.

In conclusion, EVERY organization should have a business resumption contract in place, but remember two things: everything is negotiable now and "Caveat Emptor"!

ABOUT THE AUTHOR

Edward (Ted) Brown III, CBCP CBCV is President & CEO of KETCHConsulting. He is also an experienced Business Resumption leader having managed the \$12 million recovery of 120 buildings, books at the Library, outdoor amphitheater, etc. at the University of the Virgin Islands. He can be reached at tedbrown@KETCHConsulting.com or (570) 563-0868.



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DISASTER RELIEF

COMES IN THE FORM OF TEMPORARY SHELTER

BY BETH WILSON

Every year, our planet is forced to react to any number of natural disasters. Whether it's a Category 3 hurricane, flood damage, or this year's oil spill, temporary shelter is a top priority when it comes to disaster relief.

Adequate, immediate shelter is crucial to survival in emergency situations. Business continuity management and contingency planning are essential, as any disaster your organization suffers requires a rapid response. And this must be planned in advance. While continuity plans often center around computer systems and financial data, buildings and other facilities are vital to the equation as well.

Mahaffey offers a full line of portable buildings and temporary warehouses to put you back in business – fast! These structures can be mobilized and installed in just a few days, as our experienced crews install up to 10,000 sq ft of tents and structures per day. Our products are available for temporary or semi-permanent applications, such as storage facilities, interim manufacturing plants, or while renovation projects force your relocation.

Additionally, following a fire, flood, or other disaster, your firm must respond quickly before the crisis becomes fatal. Mahaffey has many portable buildings that can be loaded in hours and dispatched to be on site in just days.



Relief applications typically use multiple portable structures configured as temporary cities, equipped to feed and house 1,600+ people. Each temporary building can be outfitted with a raised wood sub-floor, HVAC, lighting, power distribution, and other life safety accessories typically found in conventional buildings.

With standard, off-the-shelf snow loads of 30 lbs per sq ft and wind loads of 90-120 mph, Mahaffey structures are engineered to replace your facility anywhere in North America. Standard widths range from 33' to 164', while side heights range up to 20' high. Optional items include insulated steel walls and a wide variety of door options.

Because we know natural disasters are unplanned, we offer financial flexibility to fit your needs while you rent, purchase, or lease one of our structures.

Treating the planet right is also a priority to us, which is why we use sustainable materials that are 100 percent recyclable, portable, and relocatable.

We understand the complexities involved in these extreme situations and are available to help your organization and respond to your needs 24/7.

ABOUT THE AUTHOR

Beth Wilson is the Marketing Manager at Mahaffey Fabric Structures. For more information, visit www.fabricstructures.com.

AFTER THE RECOVERY: “SHOW ME THE MONEY!”

COMMON PROBLEMS THAT AFFECT INSURANCE FUNDS

AN INTERVIEW WITH JIM MCGOVERN



While not all natural or man made disasters are covered by property insurance, many events trigger a response from the insurance industry. Storms, floods, tornados, earthquakes and fires typically have some form of insurance coverage for private business and public entities. Once the emergency is declared, the Risk Manager typically alerts the insurance companies to put them on notice that they have suffered a loss. Despite a timely response from an insurance representative or adjuster, there is often a delay in the receipt of much needed recovery funds. Why does this occur?

After 18 years in the catastrophe restoration industry and nearly 10 years as an insurance adjuster, Jim McGovern, of McLaren's Young International, offers some insight to our readers on how to handle their insurance claim.

Disaster Resource GUIDE: Having spent 25 years responding to disasters, both as a restoration professional and as an insurance adjuster, tell us the most common mistakes an insured might make at the time of a loss event.

Jim McGovern: The first 24 – 48 hours are critical for a good recovery. The decisions that are made impact the timeline for returning to pre-loss standards and sets the tone for the recovery process.

DRG: What do you mean by setting the tone of the recovery process?

JM: Depending on the situation, those in charge must effectively communicate exactly what the priorities are and mandate how those goals will be met. In other words, what are the main objectives? The objectives could be as varied as moving to a temporary facility, saving and protecting undamaged inventories, returning to pre-loss production or any other number of priorities that are only known to the insured.

DRG: Are you implying that some insureds do not know what they need to do to return to business as usual?

JM: No. Most insureds know exactly what they need to do, but they don't know how to make that happen in a timely manner that will ultimately facilitate their cash flow.

DRG: Why is that so difficult to achieve?

JM: Because at the time of a crisis, communications often breakdown. Human stress comes into play and a new set of important people are introduced while the clock is still ticking.

DRG: Who are these new sets of important people you are referring to and how can the insured effectively fold them into their recovery process?

JM: Aside from the insurance agent or broker and the insurance adjuster, there may be consultants inserted into the equation such as forensic accountants, construction consultants, cause

A RESTORATION PROBLEM #1

Problem: What started out as a minor toilet overflow into an administrative area becomes a major problem when the vendor who was hired cannot handle the project. ABC Company suffers a sewage spill and calls a local vendor who extracts the water, places air movers and declares that the whole site is now under control.

Ten days later mold growth is discovered and the staff who works at the facility begins to complain of health issues. Additional experts are brought in, including environmental consultants, leading to the use of a larger restoration and reconstruction vendor. The original loss projected at \$10,000 mushroomed to \$350,000 in a matter of days.

Solution: Had the right people been called initially, they would have been able to define the loss and bring the right services to bear. The use of a thermal camera to determine the flow of water is vital in any loss involving water. The use of an environmental consultant in losses involving raw sewage or gray water is even more critical, because if it is not handled properly from the beginning, the consequences grow exponentially.

and origin experts and restoration and construction vendors. In addition you can expect involvement from local and state fire officials, building inspectors, health and safety inspectors and other individuals who will need to work with the insured's staff all with their own separate agenda.

DRG: Is every loss this involved?

JM: Since losses are varied, no. Some losses are what we call a signal stand alone event that effects only one place of business or public entity at a time. These losses are much easier to define and resolve. When a disaster is larger in scale, such as a hurricane, an earthquake or a wildfire, then all of the corresponding components take on a more demanding and challenging nature.

DRG: What should an insured do once the smoke clears or the water recedes, so to speak?

JM: Once all life and safety concerns are addressed the insured should notify their insurance broker or agent as early as possible to put the insurance company on notice. All interested parties must meet at the site with the insured's key staff, and the insured must engage in the mitigation process as soon as possible.

DRG: Are you saying that the cleanup process should begin immediately or wait until an insurance representative responds?

JM: All insurance policies in one form or another state that the insured has a responsibility to mitigate damage, in other words, prevent additional damage. Be logical, think clearly and commit only those resources that stabilize the situation until all parties can inspect, meet and agree on a plan moving forward.

DRG: Again for clarification purposes are you saying the insured should wait until the adjuster arrives before getting started with the recovery plan?

JM: No, in fact the insured should secure the area and not disturb any evidence if it is a fire scene. They should photo document everything as they find it and then they can begin whatever emergency clean up is appropriate. You must protect the undamaged property pending agreement on a plan.

DRG: Isn't it generally true that insurance companies are difficult to deal with and not forthcoming with monies?

JM: This is a popular myth fueled by a few slow moving or incompetent individuals. Our experience is that insurance companies have an obligation to honor the policy. This is taken very seriously

A RESTORATION PROBLEM #2

Problem: An earthquake strikes Southern California and a multistory major shopping center is impacted by broken sprinkler lines and water cascading down two floors of retail outlets into the food court. Broken glass from the skylights litter the mall area and water is everywhere.

In a key meeting with a pre-approved restoration vendor the insurance adjuster and Risk Management agree to move ahead with the recovery process by securing high reach equipment, fire suppression engineering experts, and major drying equipment on day one.

A debate ensues as to whether or not the high reach equipment should be contracted immediately as it will be sitting idle for several days awaiting the delivery of the new sprinkler pipes and glass. The restoration vendor and the adjuster agree that if the equipment is not secured immediately it will not be available in a matter of days.

Solution: By making rapid decisions, the insured was able to secure some vitally needed equipment that did sit idle for several days which was absolutely essential to the recovery. By the time the equipment was needed there was no other equipment available within a 500 mile radius of the Southern California area. Skylights were replaced, sprinkler lines were installed and charged and all other areas were cleaned up and dried. In less than 10 days the mall was open for business while other insureds were standing around waiting for help.

and despite the myth, our job is to respond to the loss, measure the loss, and assist with all proper and warranted reimbursement for covered items in a timely manner.

DRG: So if an insured has met all of the requirements of preventing additional damage and notifying their insurance company, why does the process of reimbursement take so long?

JM: There are many reasons why the process bogs down. As a quick reference, I have outlined 6 of the most common miscues we see in property insurance claims management.

DRG: Would you suggest that just as major corporations and public entities plan for disasters, they also plan on how best to deal with their insurance representatives?

JM: Yes, by all means it doesn't cost anything to meet your insurance representatives in advance of a claim to talk about the insurance policy and what is

and is not covered and how to engage the insurance company as quickly as possible in the event of a loss.

MOST COMMON MISCUES IN PROPERTY INSURANCE CLAIM MANAGEMENT

How to get the cash flowing

In these difficult financial times, cash flow is essential. Now more than ever a timely recovery can mean more than just a threat of a loss of market share. Down time is the measure of survival. Here are some tips on getting your recovery dollars working for you.

1. Lack of a single point of contact

Communication is critical in an insurance claim. A strong available individual needs to be appointed to work directly with the insurance adjuster and insurance company in order to streamline all money matters and claim issues.

2. Continuity start to finish

In many cases the lead person changes and the chain of communication is broken, reengaged, and sometimes dropped

again. This can become critical especially towards the end of the claim when the final monies are due.

3. Agree up front on a plan

It is important to secure a partial payment to provide advance funds to the insured at the time of the loss. In order to do this, all parties must know what is needed and this can be accomplished in the first meeting with the insurance adjuster. You must spell out exactly what the early cash needs are so that all parties can work to secure the required funds.

4. Timely documentation of the claim

Expenses are incurred and invoices and purchase orders are processed, but who gets a copy of what and who approves these costs? Without a proper accounting model, the recovery dollars can become lost in the process or difficult to understand. Delays in documentation can directly impact the cash flow.

5. Eliminate surprises

No one likes surprises except perhaps a birthday party. When unknowns lead to raising expenditures, all parties must discuss and clearly understand what is at stake. Reserves must be clearly understood or surprises may derail the process.

6. Choose the best contractor for your disaster recovery project

Do not hire from the Yellow Pages. AAA Restoration company may be first in the phonebook, however they may be last in qualifications to assist you in your most vulnerable moment. Plan ahead, interview various emergency services vendors and check their references with your insurance company. [Editor's note: See Ted Brown's article on restoration contracts in this issue of the Disaster Resource GUIDE.]

ABOUT THE AUTHOR

Jim McGovern is Assistant Vice President of McLaren Young International, with 25 years of experience in catastrophic restoration projects including residential, commercial, industrial, and historical. He can be reached at jim.mcGovern@mclarensyoung.com.

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PROTECTING LIFE, PROPERTY AND YOUR FEDERAL REIMBURSEMENT

As the economy churns slowly forward, local jurisdictions routinely find their taxpayer bases shrinking, budgets tightening and projects postponed. Compounding the economic situation, disaster events can devastate budgets as debris removal alone oftentimes comprises 60-70% of total recovery costs. The federal government faces similar dire economic constraints leaving FEMA strapped for funding and unable to expeditiously provide the financial relief required at the local level. How can departments around the country systemically prepare for and mitigate the impact of a disaster on their bottom-lines?



In 2009, as the economy sunk deeper into recession, severe flooding demolished bridges and deposited debris into critical flood control measures in Geneva County, Alabama. Without a debris plan in place, Geneva County lacked the financial and operational resources to effectively recover. Even today, the recovery is still evident as 5 bridges remain impassable and federal reimbursement looms heavy on the County budget.

With the Geneva residents struggling to find alternative transportation routes and the budget busted, Justin Barfield, County Engineer, realized the need to plan for future disaster events. After contracting with the Joint Venture GenCon Associates and Byrd Brothers Emergency Services, the parties collaborated on a comprehensive Disaster Debris Management Plan for the County. Serving as a

repository of information, the plan's goal was three-fold:

1. To protect County lives and improved property,
2. To maximize federal and state reimbursement, and
3. To realize reimbursement more rapidly.

Having completed 174 federally funded disaster projects, Byrd Brothers cultivated both the technical expertise and expansive performance history to fully prepare and respond to unique disaster events nationwide. Utilizing their expertise, in addition to the guidance from Mr. Barfield and GenCon Associates, Byrd Brothers developed and instituted a County-specific Disaster Debris Management Plan based on the experiences and knowledge gained over 14 years responding to federally funded

disasters. Emphasizing a rapid, efficient response and transparency throughout the recovery process, the Plan included:

- Assessing the County's Risk
- Establishing Roles and Responsibilities of County departments and external agencies
- Identifying County debris zones, immediate needs facilities, emergency routes and disposal locations
- Outlining Operational Plans
- Developing a Public Information Strategy
- Implementing a Cost Tracking and Recordkeeping Plan

With the County Disaster Debris Management Plan cemented, Mr. Barfield now possesses the vehicle necessary to protect County lives and improved property and safeguard the budget from future disaster events.

The County Disaster Debris Management Plan also provides a critical competitive advantage when applying to State Emergency Management and FEMA for approval by eliminating bur-

densome paperwork at the outset of the disaster and expediting Immediate Needs Funding. In addition to identifying various alternative grant programs based on disaster outcomes, the Plan complies with the FEMA Pilot Program (in Congress for approval) for additional 5% cost-savings, regular-time paid and a waiver of the Duplication of Benefits. Lastly, with sufficient lead time, Byrd Brothers identified additional cost saving measures for the County, including reduction in tipping fees, landfill capacity utilization and recycling plans. These enumerated benefits represent significant cost-savings providing the breathing room to a strapped County budget.

What is the cost to Mr. Barfield's bottom-line today? *Nothing*. The planning and development of a County-specific Disaster Debris Management Plan is duly apart of the comprehensive relief and recovery efforts. Conversely, what are the savings to Mr. Barfield's bottom-line in the future? *Significant*. By taking a proactive approach to disaster debris

management, Mr. Barfield systematically mitigated risk to the County's residents and budget while realizing significant cost saving opportunities. As economic and disaster-related issues impact local jurisdictions around the country, Byrd Brothers Emergency Services offers the *PREP Model* – Prepare, Respond, Execute and Procure – to empower local leaders and emergency managers with the tools and knowledge to protect lives and improved property, maximize federal and state reimbursement and realize that reimbursement more rapidly.

ABOUT THE AUTHOR

Karl Dix is Vice President and FEMA Compliance Director of Byrd Brothers Emergency Services LLC and a candidate for a MS in Threat and Response Management at the University of Chicago. Karl actively attends to all Byrd Brothers' pre-event contracts by preparing clients with a Client-specific Disaster Debris Management Plan. For more information, please visit www.byrdbrothers.com or contact Karl Dix at 252.293.4488.

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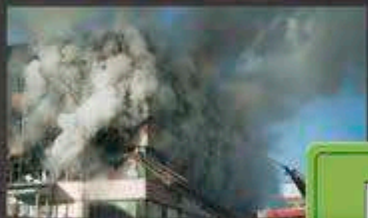


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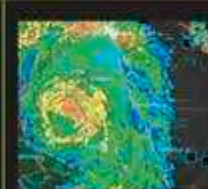
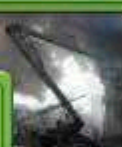


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2010 Tennessee Floods

After more than a foot of rain fell in just over 24 hours, rivers and creeks in Middle Tennessee swelled to record levels. While the rain was still falling, Storm Teams from across the country poured into Nashville, ready to reinforce local SERVPRO Franchises' restoration efforts.

2010 New England Floods

Several states in the Northeast endured record rainfall, including Rhode Island, which endured what its governor deemed the worst flooding in more than 200 years. The SERVPRO® System responded by quickly mobilizing and sending hundreds of crews to help.



2009 California Wildfires

During this wildfire and the wildfires of 2008, SERVPRO® Franchises from as far away as Virginia came to help residents and businesses that suffered extensive damage caused by heavy smoke and soot.

2008 Hurricane Ike

Hurricane Ike spread devastation across much of the western portion of the Gulf Coast. SERVPRO® Storm Teams from Texas to New Hampshire converged to help get people's properties restored as quickly as possible.

2005 Hurricane Katrina

Hurricane Katrina struck the southeastern United States, causing major damage to both property and human life. Within hours of landfall, SERVPRO® crews from

all across the U.S. were on the scene to help turn devastation into restoration.

And for the countless other large-scale disasters that go unanticipated, disrupt your business, change your life or even reshape an entire community or nation, the SERVPRO® Disaster Recovery Team is specially trained, equipped and staffed for whatever could happen. Because after 40 years of making it "Like it never even happened," it's what they do better than anyone else.



COMPANY RESPONDERS

A COORDINATED RESPONSE TO EMERGENCIES

REGINA PHELPS



How does your company respond to an internal emergency? Who responds to the incident? What is the role of the team or the individuals? How do different groups or departments organize the effort? In many companies, the response to an emergency involves a combination of two or more departments, but there are rarely written plans or processes that coordinate the response. The goal of this article is to build the case to support the development of the “Company Responder Team” concept in your organization.

Company Responder Team Members

A “Company Responder Team” is a cross-functional team comprised of individuals from four different employee groups or departments: Facilities, Security, Reception, and Floor Wardens or Employee Emergency Response Teams (EERT). These groups are often immediately brought into an event. They need to coordinate their activities, and they depend on each other for information and support. The goal of a Company Responder program is to formally recognize this effort, and establish coordinated plans and training for their effective response.

What Does Everyone Do?

Security

As might be expected, Security is a primary first responder, and often serves as a hub of emergency response activity and communication within a company. With an obvious emphasis on issues related to protection, such as managing physical security and visitor entry, this group also coordinates with local law enforcement and, if the need arises, with Federal responders such as the FBI or ATF (Alcohol, Tobacco and Firearms). Often, Security is also tasked with providing medical response and support (such as first aid and/or AED responder) as well. If this group has a 24x7 Security Operations Center (SOC), it will likely provide a 24-hour emergency contact number for multiple locations, and may also serve as a dispatch service for the local facility.

Facilities

Facilities is also a primary first responder for the company. They are usually the first point of contact for building-specific issues. Their emergency role is to respond to a building emergency, and they usually coordinate with local emergency responders, particularly the Fire Department, Search and Rescue, and Hazardous Material Teams. This department will often be responsible for the development of emergency procedures, the maintenance of emergency response equipment (such as life safety and fire suppression systems), training for Floor Wardens or EERTs, and fire drills for the building.

Reception

The Reception Team may not be thought of as a company responder but they often provide a key role as a central hub for communication. Many companies use the receptionist's line as the primary number to call in emergencies, or the reception area as a central meeting or reporting location following an incident. Because of this "central hub" role, it is critical that they be part of the Company Responder Team. In addition, because many companies depend on "grapevine communication," they may have access to more and better information than you

may know. They are also often the first official company person who greets local fire or police responders.

Floor Wardens or Employee Emergency Response Teams (EERT)

Trained employees are a great asset on a Company Responder Team. Floor Wardens or Employee Emergency Response Teams (EERT) usually assist with building evacuations and may also be trained to provide volunteer medical assistance as well. A rule of thumb for a reasonable number of EERT members is approximately 10% of the employee population. (Employee distribution on floors and shift workers may require some adjustment to this percentage.) Floor wardens are often the eyes and ears of the program in the work areas – after all, that's where they are located!

Company Responder Plans

In the ideal world, each group in the Company Responder Team has their own written emergency procedures, and these procedures would be all integrated together. The types of procedures you should have in place depends on the risks you are likely to face in your area. Conduct a hazard risk assessment for your area, and then be sure that you have written procedures for the most likely emergencies in your area. This list may include procedures for some of the following events:

Natural Hazards

- ✧ Earthquake
- ✧ Tsunami/Tidal waves
- ✧ Volcanic eruptions

Weather

- ✧ Flooding
- ✧ Hurricane/Typhoon
- ✧ Tornado/Cyclone
- ✧ Severe winter weather

Human

- ✧ Medical emergencies
- ✧ Bomb threats
- ✧ Security issues
- ✧ Workplace violence
- ✧ Hazardous material release
- ✧ Contagious disease (such as pandemic influenza)

Develop and Integrate the Procedures

Once you inventory the emergency procedures for your location and each group, you may need to write new procedures to ensure that each group has the appropriate written responses. Once all procedures are developed, it is now critical to ensure that all of them are integrated together to ensure a seamless response.

Emergency procedures can be designed to stand alone or to be integrated into the total program. Ideally, you should be able to look at each team's procedures and see their role along with the roles of the other teams in the same document. If you choose an integrated approach, highlight each team's role through the use of different color type or different fonts so that the eye can quickly see who is who and who is doing what.

Once all procedures are developed, it is now critical to ensure that all of them are integrated together to ensure a seamless response.

Training

One key aspect of the Company Responder program is training. (The other aspect is exercises, which will be covered in the next section.) If your company provides training currently to these groups, it is likely done in a silo. An ideal training program will include both individual and team training to achieve the best results.

Training Schedules

A model training program will take a two-pronged approach: train the individual departments, then combine the Facilities, Security, and Reception

CONTINUED ON PAGE 24

teams together for one team training. (Floor Wardens or the EERT often have their own training program, and train with the Company Responder Team through actual field response activities such as fire drills.) It is wise to develop an annual training schedule that shows all training courses, the team requirements, and the actual training dates.

Training Courses

A likely set of training topics are shown below, listed by each group:

Security

- ✦ Physical security procedures
- ✦ Incident Command System (ICS)
- ✦ CPR/AED
- ✦ First aid
- ✦ Bloodborne pathogens

Adults learn best by doing, not by listening. The power of an exercise is that team members learn their role in their intellect, their body, and “in their bones,” if you will. “Learning by doing” leads to better retention and a more effective team. There are five basic types of emergency exercises; each one plays a role in team development.

Orientation

Uses a simple narrative and is delivered in a PowerPoint slide format in a conversational, non-threatening manner. It is often used to orient a team to a plan or a plan to a team.

Drill

Supervised field response activity with a limited focus to test a particular procedure. Drills usually highlight and closely examine a limited portion of the overall emergency management plan.

Tabletop, Basic and Advanced

Basic tabletop – Uses written and verbal scenarios to evaluate the effectiveness of an organization’s emergency management plan and procedures, and to highlight issues of coordination and assignment of responsibilities. Tabletop exercises do not physically simulate specific events, do not utilize equipment, and do not deploy resources.

Advanced tabletop – Same as a Basic tabletop, with the addition of a Simulation Team present in the exercise room.

Functional

Simulates a disaster in the most realistic manner possible without moving real people or equipment to a real site. A Functional exercise utilizes a carefully designed and scripted scenario, with timed messages and communications between players and simulators.

Full-Scale

Tests the mobilization of all or as many as possible of the response components, takes place in “real time,” employs real equipment, and tests several emergency functions.¹

Beginning An Exercise Program

Start initially with an Orientation exercise. Develop a straightforward narrative from your risk portfolio, and then walk the team through the narrative. Prepare some questions that

require them to reference their plan, which allows them to “learn it again.” Sample questions may include: “Based on this situation, what would be your first response?” “How does your team come together to assess the problem?” “Where do you meet, who is in charge, and who communicates with who?”

Next, move your team into Tabletop exercises, which continue to challenge and mature the learner. Progress to a Functional exercise, which is more realistic, requiring the teams to do everything they would normally do to solve the situation (albeit in a conference room). Finally, coordinate a Full-Scale exercise, which ties it all together: a realistic experience, and the requirement that the team actually perform the skills in the “outside world.”

One Final Word

The best program in the world requires one critical thing to remain vital and current – maintenance. You must maintain your procedures, your plans, and your training and exercise program. The bad news is that you’re never done. This is an ongoing activity. But the good news is that the rewards are great! With this type of program you get a company team that can respond to the likely emergencies in your area with an effective, clear, and coordinated response. Think about it – what else would you want?

ABOUT THE AUTHOR

Regina Phelps is an internationally recognized expert in the field of emergency management and contingency planning, and is the founder of Emergency Management & Safety Solutions. Since 1982, she has provided consultation and speaking services to clients in four continents. Ms. Phelps is the author of *Emergency Management Exercises: From Response to Recovery – Everything you need to know to design a great exercise*; just released from Chandi Media. She can be reached at regina@ems-solutionsinc.com or www.ems-solutionsinc.com.

¹ *Emergency Management Exercises: From Response to Recovery – Everything you need to know to design a great exercise*, Regina Phelps, Chandi Media, September 2010.

“Learning by doing”
leads to better retention
and a more
effective team.

Facilities

- ✦ Internal life safety procedures
- ✦ Fire Life Safety Director Certificate
- ✦ Incident Command System (ICS)
- ✦ CPR/AED
- ✦ First aid
- ✦ Bloodborne pathogens

Floor Wardens / EERT

- ✦ EERT procedures
- ✦ Fire drill protocol
- ✦ CPR/AED
- ✦ First aid
- ✦ Bloodborne pathogens

Reception

- ✦ Internal reception procedures
- ✦ Communication in an emergency
- ✦ Dealing with difficult people
- ✦ Radio training

Exercises

The other key aspect of this program is exercises. Once the team has been trained, you can begin to develop them further through the use of exercises.



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YOUR FACILITY:

OFT OVERLOOKED MITIGATION OPPORTUNITIES

BY TOM CONDON



While much of DR/BC focus is on the computer and other systems upon which organizations rely, there is another asset that is often overlooked: the physical facility itself, and mitigation efforts to help it survive and continue after a disaster. An organization's facility, whether that is an office, a factory, or a warehouse, is an indispensable part of the organization. The facility is where the organization's people conduct their business, and is often the physical embodiment of the organization's image or business philosophy. The facility is a key asset that must be treasured, protected, and hardened against disasters in every way possible.

In the design of mission-critical facilities, this author has focused on the survivability of command centers and other critical spaces, and has gained insights into why some organizations are better able to survive disasters than others. This article will share some lessons learned, and, hopefully, shed light on some areas that readers can implement immediately to 'up-armor' their facilities and better prepare them for survival.

Windows

One of the most vulnerable elements of a building is the windows. During storms or explosive events, they become one of the most dangerous aspects of the incident, with injuries caused by flying glass accounting for a huge percentage of injuries. After the event, the lack of windows in a facility can leave it vulnerable to weather, and make it uninhabitable.

To mitigate the hazards of glass, there are two main approaches that are effective. The first is window film, which is a clear plastic film applied to the interior of the glass with an adhesive. The window film is transparent, and does not dramatically change the appearance of the window. (Certain window films can also reduce harmful UV light and reduce HVAC loads, resulting in substantial utility savings.) When the glass breaks, the film keeps the shards of glass together, preventing them from becoming lethal projectiles. In less severe events, the broken glass is sometimes retained in the window frame by the film.

Another approach is to use blast curtains. Similar in appearance to normal curtains, they are made from high-strength fabric that acts as a shield to stop flying glass. There are several issues with blast curtains, though, including the aesthetic aspects: while they are translucent, and do allow people to see through them, they are not transparent, which changes the aesthetic look of the window. This, in turn, leads to people leaving them open, rendering them ineffective or completely useless. It is possible to secure them so they cannot be opened, but this could hinder escape in case of a fire.

MITIGATION RESOURCES

For terrorism mitigation, see the document "UFC 4-010-01 DoD Minimum Antiterrorism Standards for Buildings:" www.wbdg.org/ccb/browse_cat.php?o=29&c=4

For additional resources on building survivability see the National Institute of Building Sciences' Whole Building Design Guide: www.wbdg.org

For advice on roofing systems and how to make them more resistant to wind damage, see: www.wbdg.org/resources/env_wind.php

Roofing systems

One of the most damaging events to facilities in storms is the roofing material blowing off the building. This allows water and wind to infiltrate the interior, and can often be the death knell for the facility. This is especially true for flat roofs using a roof membrane such as a rubber roof. By far the most common cause of this is that the metal edge flashing is peeled up by wind, allowing wind to get under the membrane and blow it off. Even if roofs are installed according to local codes, they are often not robust enough to survive storms. Metal edge flashing that is not robust enough, or uses too few or too small fasteners is often to blame. Roof flashing should be inspected by a roofing contractor with experience in wind-resistant installations.

Another common mistake is the lightning protection system. When electrodes are not firmly attached to the roof, they can break loose and, while still attached to their grounding cable, they whip the roof, tearing off roofing materials and flashings. Ensure that your lightning protection system is firmly attached.

The forgotten post-disaster necessity: Water

If you have done a good job of hardening your facility, and it does survive a disaster, will you be able to continue to use the facility? That depends on many things, including utilities. However, while generators are commonplace, electricity is not the only utility that can be compromised and must be restored to keep the facility operational. Water is often unavailable for some time after disasters, but is a necessity for facility operation. Even if the facility is structurally intact, most building codes will require running water for a facility to be occupied.

If you are relying on a municipal water system, consider the following backup scenarios for water. There are two main sources of water commonly used: underground water and surface water. Underground water will require a well and pump, which can be connected to your facility's water system via a valve that is manually changed over (the local governing body will have requirements about this interconnection; it may require a backflow preventer or other

CONTINUED ON PAGE 28

equipment). Most areas of the USA have some water table available that can be tapped with a well. Local well drilling companies will usually have a good idea of how deep the water table is and the quality of the water. You will need to have the well inspected and water tested by a qualified lab, and will also usually require a permit from the local governing entity. Also be sure to test the water on a regular basis; a well can go bad. You can also find information on water tables at the United States Geological Service (www.usgs.gov).

cooling capacity is needed, fluid is circulated through the tank's pipes and back through heat exchangers in the HVAC system, where fans circulate cool air through the facility's HVAC ducts. Because the cooling capacity is coming from ice storage, you don't have to run the HVAC compressors, which consume the vast majority of electricity used by HVAC system. The only electrical load you must power with generators is fans to circulate the cool air and pumps to circulate the cooling fluid.

These systems traditionally require a large tank for storing the cooling medium, and require some engineering to design and install, so they usually are only used in larger facilities. However, a new generation of smaller, less costly thermal storage systems is on the market today that make them more feasible for smaller facilities. Small rooftop units are available, and one system is even designed to fit into a ceiling plenum. Another advantage of ice storage systems is that they can create cooling capacity at night when utility rates are low, saving money on a daily basis by reducing peak demand charges.

Air-powered UPS: Look Ma, no Batteries!

One of the most vexing challenges in DR is keeping a data center operating during power outages. We all know about backup generators and UPS systems, and how much they cost to install and maintain. But conventional UPS systems require battery maintenance and other headaches. One innovative new solution uses a combination of a continuously spinning flywheel and a turbine powered by compressed air to provide seamless UPS capacity and emergency cooling with no batteries.

During normal operation, the flywheel is kept spinning by an electric motor (it uses very little electricity because it is perfectly balanced in a sealed enclosure, and uses magnetic bearings). When the power goes out, the flywheel instantly begins generating electricity to maintain voltage for a few seconds while the compressed air begins to spin the turbine, which drives a generator to create electricity. And, as the compressed

air exists the turbine, it offers another benefit by cooling computer equipment as the air reabsorbs the heat it lost when it was compressed, becoming a cooling medium. When the power is restored, the system recharges itself automatically, spinning the flywheel back up to speed, and pumping air into the storage tanks.

These systems offer an alternative to toxic lead-acid batteries, which require maintenance, replacement every few years, and can create hazardous by-products and disposal issues. Compressed air systems have low maintenance requirements, and are renewable over a 20-year lifespan while being more reliable than battery-based systems.

Hardening Against Terrorism

One of the unfortunate realities of the 21st century is that terrorism has become a real concern for many facilities. In the post-9/11 world, much more attention has been given to the hardening and survivability of facilities, and the federal government has created some valuable guidelines. Review the Department of Defense guidelines for Minimum Antiterrorism Standards for Buildings for guidance on the methods of attack to which facilities are vulnerable, and approaches for protecting against them.

The guide contains a wide range of techniques that range from easy to implement (like create standoff areas that prevent vehicles from getting too close to your building) all the way up to reinforcing structural elements against blast damage.

ABOUT THE AUTHOR:

Thomas Condon, RPA, FMA, is Senior Consultant / Solutions Manager for SDI (System Development Integration, LLC) located in Chicago, IL. He can be reached at (312) 580-7531 Direct or tcondon@sdienterprises.com.

One of the most vexing challenges in DR is keeping a data center operating during power outages.

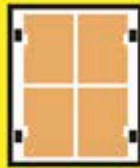
The other possibility is using above ground water like lakes, rivers, and streams. But these offer their own challenges, with pollution, fouling of the intake pipe, and freezing in winter. Be very careful about the water from these sources; contaminants, bacterial presence, or other impurities can cause sickness or worse. You may also need to use a reverse osmosis filtration system, water softener, or other techniques to make the water acceptable.

Thermal Storage for Cooling

Keeping a facility cool in hot weather when the local power grid is down requires a lot of generator power, which is costly to install. Some facilities with big power loads like data centers offset the electrical loads during power outages by using thermal storage. These systems store cooling capacity in the form of chilled water, brine, or ice, and then use this capacity when the power is out. Chillers pump coolant through pipes in a large tank, which cools the storage element. When the

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A GOVERNMENT DEVASTATED BY AN EARTHQUAKE MUST GET BACK TO WORK

The January 2010 earthquake that devastated Haiti destroyed buildings of every type and unleashed chaos on the entire country. Homes, schools, markets, churches and hospitals were completely ruined. The government buildings were not spared and thus everything that changed for the people of Haiti on January 12th also changed for the Haitian government.

The government buildings of Haiti, from the Presidential Palace to the Parliament and individual Ministries were completely demolished. In order to govern effectively people must be able to gather collectively to discuss, to strategize and to compromise. As devastating as the earthquake was to families and communities the ability of the government to operate was also disfigured.

Proteus On-Demand Facilities responded immediately to help resolve the grave situation.

Given an initial scope of providing a turn-key office for 200 workers at the Presidential Palace and being made completely operational within 10 days, Proteus designed a comprehensive



solution to meet the need with speed, structural reliability and comfort to create an appropriate office environment. Quickly the enthusiasm for Proteus office solution grew and the project was scaled up to include working space for nearly 500 workers extended over a total of 6 independent offices.

Proteus has created 6 office buildings, 52 individual offices, 8 conference rooms and 6 reception areas spread throughout 4 locations. Provision of satellite communications, telephony, network architecture, computers, phones and printers were incorporated into the accelerated installation schedule to achieve uptime as quickly as possible.

Proteus provided power generation that tied to the utility grid with automatic transfer switches to accommodate both the voltage spikes and the black-outs. Proteus provided air conditioning, carpeting, insulation and tinted windows to create a pleasant atmosphere inside the new offices.

Proteus managed the entire process from the initial scope of work including the many modifications. In addition to managing the transportation of goods, working authorization, insurance and complete project management including overseeing the local services from debris removal to installation of the local power; Proteus set up and trained an entire local support organization for the provision of security, in country transportation, food services and housekeeping.

Initially, these offices were to be operational for 18 months; the time horizon has now been extended to 3 to 5 years.

ABOUT THE AUTHOR

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EOC FACILITY CHECKLIST: AVOIDING SURPRISES

GARY EDELSON

There is a need for balance in EOC Design. An EOC must satisfy the life needs of its personnel while coordinating resources and gathering information during crisis activation.

This author toured city, county and regional EOC's throughout the state of Florida to give Disaster Resource GUIDE readers a better understanding of what is needed for a successful EOC. Failure to recover from a major disruption could occur when the following are not considered in EOC planning.

AIR CONDITIONING

- ✧ Adequate air conditioning to properly regulate temperature with full personnel occupancy and high heat generated by technology
- ✧ All mechanical systems such as heating, ventilation and air conditioning (HVAC) must be capable of operating on emergency power

COMMUNICATIONS & TECHNOLOGY

- ✧ Redundancy for all electronic systems for communications and technology
- ✧ The ability to replace malfunctioning equipment while still having active equipment in use
- ✧ A reliable power source, independent of the commercial power source, tested for operability on alternate power sources
- ✧ Public address system allowing information to be broadcast from the operations room, command confer-

- ence room, and communications room to the meeting rooms
- ✧ A backup radio for the EOC
- ✧ Outside antennas designed to withstand excessive forces from wind or impact of debris
- ✧ Redundant antennas that can be erected after a blast or other event that disables the permanent antenna
- ✧ Low technology alternatives in case of total failure of the electronic visual display systems, such as: erasable marker boards, large format hard copy maps and displays, overhead projector systems, tackable wall surfaces & wall charts
- ✧ Voice, data and communications systems with uninterruptible power supplies (UPS)

DESIGNATED SPACE

Broadcast Room

- ✧ Assigned positions to media outlets establishes order set by EOC command
- ✧ News people isolated from the main EOC operations areas to control the timing and content of information delivered to the public during a crisis

Conference

- ✧ Meetings held privately to avoid interfering with other EOC business
- ✧ Meeting rooms separated from communications & operations areas

Food & Beverage

- ✧ Dining facility able to hold 25% of staff per shift with access from operations & sleeping quarters
- ✧ "Satellite" food & beverage serving areas for communications and operations to efficiently serve staff and alleviate the volume of the main dining facility

Sleeping & Showers

- ✧ Available for 25% of staff per shift
- ✧ Bunk beds and convertible seating as options
- ✧ Direct access to private toilet/showers/lockers

Storage Areas

- ✧ Oversized doors and deep shelving to access spare equipment and furniture
- ✧ Centrally located between command center, communications room, meeting rooms and operations room
- ✧ Office supply storage areas in command center, communications, operations

EMERGENCY POWER

- ✧ Second backup generator for emergency generator
- ✧ Emergency generators and fuel supplies placed within the same protective and secure enclosure as the EOC
- ✧ Physical separation between emergency generator room and EOC to prevent generator exhaust fumes, fuel odor, and noise from affecting EOC
- ✧ Sufficient work area around the equipment for normal operation, maintenance and overhaul

ENTRANCE CONTROL

- ✧ EOC entrance and doors accessing communications rooms, operations rooms and briefing rooms with secure locks and an access control system
- ✧ Access control system using card readers, key pads or similar technology capable of recording access events

ENTRAPMENT AREA

- ✧ Controls access in and out of the EOC
- ✧ Provides for delay of forced entries
- ✧ Allows for verification of identity before admittance

- Allows for summoning of visitor escorts
- Admission to the entrapment area by communication with a receptionist or via automated access control
- Communication with the reception area either through a secure window or through an intercom and camera system
- Second secure door provided for access from the entrapment area into the EOC once the individuals requesting entrance have been cleared to enter

HEALTHCARE

- Employee training for First Aid and CPR
- Critical medications and toiletries stocked
- Additional first aid supplies in communications and operations

INTERFERENCE MINIMIZATION

- Acoustical insulation for interior and exterior walls
- Acoustical treatment to isolate emergency generator noise from EOC operations
- Interior windows with treatments to allow privacy when needed
- Headsets and non-ringing phones (ring lights)
- Window & document pass-through (combination) between command center and operations room; between command center and communications

OPERATIONS ROOMS

- High ceilings (15 feet +)
- Minimum of three large format video displays visible to all
- Work Stations containing voice & data connections, public address capabilities

PEOPLE MOVEMENT

- Additional Elevators and Stairwells
- Clear Signage
- Wide Hallways

REDUNDANCY

- Redundancy in communications, cooling, power, technology, water utilities

EXAMPLES OF AN UNBALANCED EOC

Example 1

An EOC can seat 100 people in its operations room but can only sleep 12.

Solution: Secure a temporary facility for sleeping, to be used during activations, or build a dedicated dormitory.

Example 2

Air conditioning requirements for cooling an operations room is underestimated. Heat in a room is generated by occupants, equipment, and lighting!

Solution: Determine the BTUs required to cool a room:

(Square footage of room X 25) + (400 BTUs X number of people) = Total BTUs Required

For instance, a 450 square foot room with 10 occupants would require 15,250 BTUs

$450 \times 25 = 11,250 \text{ BTUs}$ $400 \times 10 = 4,000 \text{ BTUs}$

$11,250 + 4,000 = 15,250 \text{ BTUs}$

- Redundancy for vital systems connectivity, such as network data and voice cabling

SECURITY & PROTECTION SYSTEMS

- Electronic Security System (ESS) which may include but is not limited to intrusion detection, access control system, and video assessment of alarms
- Protection systems to detect abnormal situations, provide warning, protect property
- Fire protection systems, lightning protection systems, water level monitoring systems, overflow detection devices, automatic shutoffs

SUGGESTED SUPPLIES

- Scenario: 120 personnel in EOC; emergency generator output: 850 KW; generator consumption: 1,000 gallons of diesel per day
- 10 days of fuel: 4,000 gallons of diesel in underground tank;
- 6,000 gallon tanker truck brought in and secured in enclosure
- 10 days of food: 5 days of MRE's; 5 days of provisions from outside vendor
- MRE's consisting of three, 1,200 calorie meals per person per day, requiring no refrigeration
- Outside food vendors: contracts often require 48 hour notice

- 10 days of bottled water
- 3,000 gallons of water stored in tank for sanitation

TESTING

- All equipment operates satisfactorily on the emergency power supply
- All equipment compatible with emergency power supply, including cycles, wattage, amperage, in alternating or direct current configuration
- Alarm systems and radio communications tested monthly

WATER UTILITIES

- Water reclamation from the building systems by flushing pipes or draining storage tanks to assure availability for use in essential life support functions
- Waste water systems that rely on gravity flow

An EOC is a dynamic structure containing people, property, systems, and technology. All of these elements must have equal consideration in the EOC planning process.

ABOUT THE AUTHOR

Gary Edelson is CEO of Edelson Communications, offering contingency planning and training programs for corporations, government agencies, professional associations that maximize outstanding customer service and ensure smooth recovery from disruptions. He can be reached at glance.edelson@gmail.com

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- Former Secretary Tom Ridge, US Dept. of Homeland Security

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MEDICAL RESPONSE KIT

FOOD & WATER

Foodbars, 3600 Calories ea (10)
Water Pouches, 4.22 oz. (60)

LIGHT, WARMTH & COMMUNICATION

Lightsticks, 12-hour (3)
Lightstick, Hi-Intensity, 30-minute
Flashlight, Anglehead
Batteries, Alkaline, D-Cell (2)
Radio, AM/FM with Batteries
Whistle
Blankets, Mylar-type (10)

SANITATION

Bags, Waste Collection (3)
Bags, Infectious Waste (30)
Chemicals, Toilet, 2 oz (2)
Tissue Packs (10)
Towelettes, Premoistened (120)
Toothbrush & Paste Sets (10)

MISCELLANEOUS

Disaster Guide
Closures, Tamper Evident (5)



K1220 Corporate Kit - 10, No Water **\$274.50** (30 lbs.)

K1230 Corporate Kit - 10, With Water **\$294.50** (49 lbs.)

SANITATION KITS

50 or 100 Persons

Kit packed in mobile container on wheels.
Contents below are for 100 person K1510.



Sanitation Kit for 100 Persons

Trash Can on Wheels
Shelters, Privacy (2)
Toilets, Portable Folding (2)
Buckets, Rupture (2)
Toilet Bags (300)
Waste Collection Bags (30)
Bag Ties (400)
Toilet Paper, Rolls (10)
Towelettes, Premoistened (1000)

Cleanser, Waterless Degerm 4 oz. (2)
Chemicals, Toilet 2 oz. (20)
Gloves, Latex Pair (25)
Tape, Duct 2" x 50 yds.
Flashlights (2)
Batteries, Alkaline D-Cell (8)
Lightsticks, 12-hour Green (6)
Sanitary Napkins (30)
Instruction Sheet

K1505 Sanitation Kit-50 Person **\$209.50** (50 lbs.)

K1510 Sanitation Kit-100 Person **\$334.50** (78 lbs.)

MEDICAL RESPONSE KITS



Photo is for artistic purposes. See contents list.

An industrial first aid kit is not a disaster medical response kit. Industrial kits address daily workplace injuries with the assumption that "911" would be called in for major problems. After some disasters, (major earthquake), calling 911 will do little good. During the first 72 hours, you may need to be self-sufficient.

	K1100	K1110	K1120	K1130
CLEANSING & FLUSHING				
Antiseptic Wipes, BZK	20	40	100	200
Isotonic Solution, 4-ounce	1	1	1	3
REDUCING INFECTION				
Antibiotic Ointment	9	15	-	-
Antibiotic Ointment, 1/2 ounce	-	-	1	2
DRESSINGS				
ABD Pads, 5" x 9", sterile	10	8	12	24
ABD Pads, 7 1/2" x 8", sterile	-	6	12	24
Multi-Trauma, 10" x 30", sterile	1	1	2	4
Gauze Sponges, 4" x 4", sterile	10	14	26	50
Gauze Sponges, 4" x 4"	100	100	200	300
Sterile Wet Dressings	2	-	4	6
Burn Sheets, 60" x 96", sterile	-	1	1	2
BANDAGING				
Adhesive Bandages, 3", sterile	10	30	50	100
Gauze Roll, 3", non-sterile	6	-	-	-
Gauze Roll, 4", non-sterile	-	12	12	24
Triangular Bandages	2	4	6	15
Tape, 1" x 10 yards	1	2	3	5
Butterfly Bandages	5	5	10	10
Splints, 12"	2	1	2	4
Splints, 18"	-	2	3	6
Finger Splints	2	3	5	10
SANITATION				
Premoistened Towelettes	10	20	50	100
Infectious Waste Bags with ties	1	2	3	5
Latex Exam Gloves, single	10	30	50	100
Paper Towels	25	75	150	300
MISCELLANEOUS				
Mylar-type Blankets	2	4	6	12
Cold Packs	2	3	8	15
E.M.T. Shears, 7 1/4"	1	1	1	2
Tweezers	1	1	1	2
First Aid Guide	1	1	1	1
CPR Mask	1	1	2	3
Tamper Evident Closures	-	5	5	5
Tablet with Pen	1	1	1	1
Triage Tags	-	15	25	50
Marker Tags	5	-	-	-

K1100 5-8 injuries **\$85.50** (7 lbs.)

K1110 15 injuries **\$151.50** (14 lbs.)

K1120 25 injuries **\$223.50** (18 lbs.)

K1130 50 injuries **\$374.50** (29 lbs.)

SURVIVAL KIT I - 1 Person, 3 Days



Photo is for artistic purposes. See contents list.

FOOD & WATER

Foodbar, 3600 Calories

Water Pouches, 4.22 oz (24)

SANITATION

Bag, Infectious Waste (3)

Tissue Pack

Towelettes, Premoistened (12)

Toothbrush & Paste Set

FIRST AID KIT

LIGHT, WARMTH & COMMUNICATION

Blanket, Mylar-type

Lightstick, 12-hour (2)

Flashlight, Standard

Batteries, Alkaline D-Cell (2)

Radio, AM/FM with Batteries

Whistle

MISCELLANEOUS

Gloves, Leather Palm, Pair

Mask, Dust

K1300 Survival Kit I for 1 Person **\$79.95** (13 lbs.)

K1302 Survival Kit I for 2 Persons **\$94.95** (15.5lbs.)

The K1302 kit has 2 foodbars, 2 blankets, 2 dust masks and 2 personal sanitation kits. All other quantities the same as K1300.

SURVIVAL KIT III - 1 Person, 3 Days



Photos are for artistic purposes. See contents list.

FOOD & WATER

Foodbar, 3600 Calories

Water Pouches, 4.22 oz (12)

LIGHT, WARMTH & COMMUNICATION

Blanket, Mylar-type

Flashlight, Standard

Batteries, Alkaline, D-cell (2)

Whistle

SANITATION

Bags, Infectious Waste (3)

Tissue Pack

Towelettes, Premoistened (12)

Toothbrush & Paste Set

Mask, Dust

FIRST AID KIT

K1316 Survival Kit III **\$39.95** (7.5 lbs.)

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- ◆ Lightsticks
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- ◆ Marking Crayon
- ◆ Hard Hat
- ◆ Whistle
- ◆ Emergency Blanket
- ◆ First Aid Kit
- ◆ Gloves, Latex
- ◆ Gloves, Nitrile
- ◆ N95 Masks
- ◆ Dust Masks
- ◆ Notebook and Pen
- ◆ Vests, Mesh
- ◆ Vests, Cloth with plastic ID insert
- ◆ Water pouches, 4.22 oz, 6 pack
- ◆ Foodbar, 2400 calories
- ◆ Foodbar, 3600 calories
- ◆ Other items available

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F4100 Each **\$5.50**

F4110 Case/20 **\$94.50**

More than 10 cases? Call for prices.

Water Pouch, 4.22 oz

Purified water sealed in foil. 5-year shelf life. US Coast Guard approved.

W9400 6-Pack **\$1.95**

W9415 Case/100 **\$19.95**

More than 20 cases? Call for prices.

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Entrees in a Pouch. Ready to eat, fully pre-cooked. Call for menus.

F4300 Case/72. Call for prices.

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Contains mixed entrees, side dish, spread, high protein crackers, dessert, drink mix, accessory packet & spoon.

F4350 Case/12. Call for prices.

Delicious Dehydrated Foods

Call for menu and pricing. Excellent for EOCs.

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W9630 Treats 55 gallons. **\$13.95**

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Other sizes available.

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Pump, Drum Stroke 8 oz

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Approximately 300-yard range, 5-watt, uses 8 "AA" batteries (not included). Volume control. Trigger talk switch.

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Blanket, Wool Blend

Heavy weight blanket. Fire retardant. 62"x90". Gray.

L5605 Case/12 **\$162.00**

Lightstick

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L5750 Hi-intensity yellow **\$1.75**

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M6071 **\$7.50**

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S7410 **\$17.50**

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Includes 1 mini-roll toilet paper, 3 infectious waste bags, 12 pre-moistened towelettes, 1 toothbrush/paste set.

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Constructed of durable 3/4" tubing with non-slip handgrips. A space saver-rolls up for easy storage. "22 x 68" fits on most cots. Weighs only 6 lbs. Carry 350 lbs.

S7400 **\$124.50**

Tarp, 8' x 10'

Made of 1000 denier polyethylene laminated on both sides. Waterproof, washable, shrinkproof.

S7150 **\$7.00**

Toilet, Folding

Tubular steel legs. Plastic molded seat. Bags are held in place by a removable plastic ring. Folds up. With 6 plastic bags.

S7300 **\$17.50**

Vest, Mesh

Orange mesh vest with elastic sides, velcro front and black binding.

T8109 **\$7.00**

Wrench, On-Duty 4-in-One

You can shut off gas, shut off water, pry open doors and dig through debris.

T8102 **\$15.00**

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TYPE

- L** Lecture
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- W** Workshop

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TUESDAY, NOVEMBER 2

PRE-CONFERENCE TRAINING—DETAILS ONLINE

WEDNESDAY, NOVEMBER 3

8:00–9:30 AM

Welcome Breakfast and Keynote Speaker, Joseph F. Bruno, Commissioner, New York City Office of Emergency Management

9:45–11:00 AM

- ☐ **BC1:** From Risk Analysis to After Actions Briefings: Enhancing Your Plan (B/L)
- ☐ **BC2:** Implementing an Internal Work Area Recovery Site: Lessons Learned (I/CS)
- ☐ **RM3:** Preparing and Implementing an Emergency Response and BC Plan for an Urban Campus (I/CS)
- ☐ **SE4:** The Perfect Baton Pass: The Critical Hand-off from Incident Management to BC Management in a Crisis (A/L)

11:15 AM–12:30 PM

- ☐ **BC7:** BS25999-2 Certification - Lessons Learned (I/CS)
- ☐ **RM8:** Covert Processes: Exploring the Hidden Barriers in Risk Management (A/L)
- ☐ **SE9:** Active Shooter Civilian Awareness (I/L)
- ☐ **LP10:** Chief Risk Officer: A Career Path Strategy (I/W)

12:30–2:00 PM

Ticketed Lunch, Visit Exhibits

2:15–3:30 PM

- ☐ **BC12:** An Interactive Learning Event: Business Continuity Testing Solutions (A/W)
- ☐ **RM13:** Teaming Enterprise Risk Management and Business Continuity (B/L)
- ☐ **SE14:** Integrating the Many Faces of Incident Management (I/L)
- ☐ **LP15:** Planning for Employees: The HR Side of Business Continuity (I/W)

3:45–5:00 PM

- ☐ **RM17:** Linking BCP, Resilience and ERM in San Francisco (I/P)
- ☐ **SE18:** What your Information Security Team is Not Telling You: The Critical Role BC Professionals Need to Play in InfoSec (A/L)
- ☐ **LP19:** Creating a Security Conscious Corporate Culture (I/L)

THURSDAY, NOVEMBER 4

8:00–9:30 AM

Buffet Breakfast and Keynote Speaker, Amy Herman, The Art of Perception

9:45–11:00 AM

- ☐ **BC21:** Continuity Management in the Financial Industry—Keeping the Wheel Moving: A Critical Spoke in the U.S. Economy (A/P)
- ☐ **BC22:** Items Even Experts Overlook in BC/DR Planning (I/L)
- ☐ **SE23:** Regional Collaboration in Evacuation Planning: Best Practices (I/CS)
- ☐ **LP24:** Crisis-Decision Making (I/L)

10:45 AM–12:00 PM

- ☐ **BC26:** Physical Infrastructure Assessments: Why and How (I/L)
- ☐ **RM27:** Approaches to Risk (A/L)
- ☐ **SE28:** Workplace Violence Tabletop Exercise (I/W)
- ☐ **LP29:** Breaking the Spin Cycle: Managing Crisis Communications with Credibility (I/L)

12:30–2:00 PM

Ticketed Lunch, Visit Exhibits

2:15–3:30 PM

- ☐ **BC31:** Human Behavior During Disaster (A/L)
- ☐ **RM32:** Looking For Risk Up and Down the Supply Chain (I/L)
- ☐ **LP34:** Creating Business Continuity Champions (I/L)

3:45–5:00 PM

- ☐ **BC36:** Risk Evaluation by an Insurance Company: BCPs and the Financial Impact to a Company (I/L)
- ☐ **RM37:** Convergence of BCM and Information Security at Direct Energy (A/CS)
- ☐ **LP38:** Getting Your Boss to Listen To You: Seven Strategic Tools, Disciplines and Techniques (A/L)

For more information and to register, visit



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