



**A-EHS**

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## Business Recovery Planning

Business Recovery or Business Interruption (BI) plans are ways to ensure that incidents such as snowstorms, small fires, minor floods, or supplier difficulties, etc., do not have a significant impact on your business. In fact, if you have a good BI plan, and an event were to happen, it would mean that there will be essentially no noticeable impact to your customers.



For this to happen, however, you need to have all the parts of a Business Interruption plan in place. The four pieces are: incident planning, event response, continuation of business, and restoration of the business.

You might believe you have insurance for these types of losses, and you most likely do. However, insurance does not help you identify your critical parts and suppliers before an incident; nor will insurance help you find office space to rent while repairs are made; they will not contact temporary staffing agencies if a majority of your workers be out with an illness like the flu.

The fact is that according to the insurance industry, over 40% of businesses that have a disaster never reopen, or fail within 12 months; and almost 30% of those that do manage to reopen will fail within 2 years. There are also several compelling reasons to have a proper BI plan. This includes duty to shareholders following guidelines from the SEC (Securities & Exchange Commission), the provisions of Sarbanes Oxley, and requirements from the FFIEC (Federal Financial Institutions Examination Council).



A-EHS staff have worked on BI plans for clients ranging from large international manufacturers, to smaller service-related businesses. In conjunction with your insurer, we would work to quantify hazards and threats; formulate a response plan; identify key people, equipment, and suppliers; and ensure the plans will withstand the "acid test" of a real event.

When the inevitable happens, your Business Interruption plan helps ensure the customer's needs are met, and your business is not negatively impacted.