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It only takes one major interruption to business operations for a company to recognize the value of having a disaster-preparedness plan in place. If the COVID-19 pandemic has taught business owners anything, it's the importance of agility.

Being able to swiftly adapt to the evolving circumstances during a crisis is critical. According to the Federal Emergency Management Agency (FEMA), about 25% of businesses do not reopen after disasters. Despite this fact, less than half of small businesses say they have a formal plan in place to ensure their business can continue its operations in the event of an emergency. A 2020 Mercer study found that this is not just a small business problem—51% of businesses across the globe had no business continuity plan (BCP) in place to deal with disasters such as the outbreak of COVID-19.

A **business continuity plan (BCP)** is a policy, supported by senior management, that helps ensure the necessary steps are taken to:

- Identify the impact of potential losses.
- Maintain viable recovery strategies.
- Supervise the continuity of operations through personnel training.
- Perform plan testing and maintenance.

The following is a sample policy you can use to draft your own business continuity plan.





Sample Business Continuity Plan (BCP)

[Company] recognizes that our employees are our most valuable asset and the most important contributors to our continued growth and success, and is firmly committed to the safety of our employees. We will do everything possible to prevent workplace accidents and emergency situations, and we are committed to providing a safe working environment for all employees.

Purpose

The purpose of the **Business Continuity Policy** is to maintain business functions in the event of an emergency. The policy applies to [Company], its subsidiaries, all locations and all employees. This policy is effective [date].

In the event of an emergency, the Emergency Management Group (EMG) will be responsible for declaring the emergency, evacuation or shutting down facilities as necessary, and for contacting employees. The EMG will be led by the Incident Commander and will operate out of the designated Emergency Operations Center (as outlined below).

+ Emergency Management Group

The Emergency Management Group (EMG) is a committee of individuals representing the various functional departments within [Company] primarily affected by the implementation of this plan. The EMG will meet periodically to evaluate and update the business continuity plan, as needed.

(The EMG can be comprised of employees from any level within the company, but should include senior managers with the authority to make decisions.)

The EMG allocates resources to a single Incident Commander (IC), who oversees the technical aspects of the response. The IC is responsible for communicating with internal and external resources in the event of an emergency, and has the sole authority to declare an emergency, shut down company facilities and communicate with the media.

[Name and/or job title] is the Incident Commander. In the event that the Incident Commander is not available, [name and/or job title shall serve as the Incident Commander.

(The IC can be any employee, but a member of management with authority to make decisions is usually the best choice.)

Emergency Response Team

An Emergency Response Team (ERT) will be maintained consisting of key employees from each department deemed vital to the continued operation of [Company]. The core of the ERT will consist of pre-designated employees who are prepared to relocate immediately upon notice to an alternate location for a period of time as deemed necessary to effectively continue business operations. These employees will be provided the necessary tools and equipment so they can work remotely from any location having access to the internet.

The ERT will consist of members from the following departments: [list departments].



① Designation of alternate worksite

In the event of an emergency that forces the long-term closure of its main worksite, [Company] staff will be relocated to a suitable location allowing the continuance of business operation. The determination to relocate operations will depend on the type of emergency and anticipated length of the business interruption.

Communication of an emergency

Communication in an emergency is crucial to establishing safety and ensuring business can continue.

[Company] will ensure that all employees know the proper notification procedures for a variety of scenarios:

- Employees should report an emergency by contacting the Incident Commander. In the event that Incident Commander is not available, employees should contact the Secondary Incident Commander.
- To aid employees in their notification efforts, [Company] will post emergency telephone numbers [location where emergency numbers will be posted] and provide the emergency contact list of employees (the phone tree) [means through which emergency contact list will be available].
- Several employees have been designated as responsible for monitoring the local radio/weather report in the event that bad weather is approaching.

Facility evacuation

In the event of an emergency that requires a facility-wide evacuation, [Company] will send the following announcement to all employees:

"Due to a developing emergency, [Company] asks you to please calmly exit the building and reconvene at our designated meeting point located at [Primary Evacuation Location Address]. Bring with you only that which is necessary, such as medication or clothing for inclement weather. Assist your co-workers in assuring that your area of the building is completely evacuated and that everyone is calmly heading for the company meeting spot. We will release more information at that time, thank you."

[Company] has the following warning system to alert all employees of a facility evacuation: [insert Company warning system details]. We will test the warning system and record the results two times a year.





Selecting An Emergency Operations Center (EOC)

An Emergency Operations Center (EOC) serves as a centralized management center for emergency operations. Here, decisions are made by the Emergency Management Group (EMG) based upon information provided by the Incident Commander (IC) and other personnel. Every facility should designate an area where decision makers can gather during an emergency.

The EOC should be located in an area of the facility not likely to be involved in an incident and the EMG should designate an alternate EOC in case the primary location is not usable.

Each facility must determine its requirements for an EOC based upon its functions and the number of people involved. Ideally, the EOC is a dedicated area equipped with all the tools necessary to respond quickly and appropriately to an emergency.

EOCs should be stocked with:

- A copy of the emergency management plan
- Blueprints, maps and status boards for advising responders
- A list of EOC personnel and descriptions of their duties
- Information and data management capabilities
- Backup power, communications and lighting
- Emergency supplies

Following the declaration of a facility evacuation, employees should meet at [name and address of Primary Evacuation Location] in order to account for all personnel after evacuation. The names and last known location of personnel not accounted for should be determined and given to the EMG at this time.

Primary and secondary evacuation routes are marked with [describe emergency signage details]. Emergency lighting will illuminate exits in the event that power fails. Employees are required to exit the building through designated evacuation routes when at all possible.

When customers or other visitors are also in the building when a warning is issued, employees should do the following to ensure everyone evacuates safely.

Family preparedness

[Company] will assist employees in preparing their families for emergency situations by [describe how Company plans to assist families in an emergency].

After an emergency has occurred, will [list action Company will take to assist families – e.g. flexible work hours, cash advance, crisis counseling, etc.], in order to aid employees and their families.

Recovery and restoration

[Company] is prepared to respond to an emergency situation that results in business interruption through a combination of insurance and risk mitigation techniques.

The EMG will take steps following the declaration of an emergency to recover business operations in the sequence determined by in the Business Continuity Plan. Each business function will be restored in the designated recovery time as outlined in the Business Continuity Plan.

The [Company] Business Continuity Plan is enacted with the purpose of ensuring continued business activity in the event of an emergency and providing for the safety of all employees. Failure to comply with the Business Continuity Plan or any directives issued by the EMG may result in verbal reprimands, official write-ups and termination as deemed appropriate.

This sample policy is not intended to be exhaustive nor should any discussion or opinions contained in this guide be construed as legal advice. Readers should contact their legal counsel for legal advice.



Consider making HR outsourcing part of your company's business continuity plan (BCP).

No amount of preparation can fully guarantee that a company's operations won't be interrupted by a natural disaster or health crisis. Perhaps the best thing employers can do to minimize downtime after disaster strikes is to outsource their administrative HR functions to a professional employer organization (PEO) such as G&A Partners.

PEOs provide a myriad of services related to business-continuity management. From ensuring the payroll gets processed, to sharing critical tax incentive updates and support, to providing employment- and labor-law compliance guidance that will help you stay abreast of the latest legal developments and protocol—PEOs can help you recover from any type of disaster much faster.

A PEO can even help you develop a BCP and provide pertinent information to your employees about recovery resources, freeing up your managers to focus on returning to "business as usual" as soon as possible.

Whether you need full-service HR support or help in a few key areas, G&A Partners provides the people, processes and technology you need to grow your business faster and take better care of your employees.

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