



Business Continuity Checklist

A Primer for Hurricane Planning & Response in a COVID-19 Era

2021 Atlantic Basin Hurricane Season

Before and in the aftermath of a hurricane or other natural disaster, Aon is committed to providing the expertise necessary to enable our clients to recover from the negative impacts of a disaster. The myriad challenges that face businesses are staggering and rapid recovery of operations requires an application of skills and process management that many organizations simply do not experience in the corporate risk management arena.

For the 2021 Atlantic Hurricane Season, in addition to risks associated with a normal hurricane season, the Coronavirus pandemic is still ongoing and continues to present challenges with health, safety, and economic recovery across the globe with the United States leading in number of COVID-19 cases and deaths (as of publication date of the paper). The good news is that the available coronavirus vaccines are offering hope that health and safety are positively advancing in our communities and are moving us closer toward our “next normal” in the year ahead. With that “next normal” the hurricane planning in 2021 has the added challenge of maintaining the Centers for Disease Control (CDC) recommended health and safety practices, even with vaccinations underway, to continue preventing spread of the virus, and therefore an increased focus on:

- Staying abreast of health and safety guidance and directives from various federal, state, and local health task forces and organizations, in addition to state and local emergency management organizations, NOAA, and NHC
- Life safety by identifying and quantifying added health and safety risks
- Life sustainment and making informed decisions and protection plans
- Workforce analysis and protection

More than ever, organizations must commit to protecting their operations by having clear and actionable plans in place – before a hurricane occurs and incorporating Coronavirus health safety protocols that can help the organization protect employees, operations, minimize property damage, and drive operational resiliency. The overall goal is to allow for an orderly and timely recovery process, with an emphasis on worker safety as well as a focus on accurate loss documentation. An effective hurricane preparedness and response plan should include critical action steps addressing protective and health safety activities before, during, and after a storm.

Aon’s Business Continuity Planning professionals have prepared this document as a means to share best practices and context for businesses that may not have in-depth experience with disaster planning and recovery. The article provides the steps and insight that can help expedite recovery, support operational resiliency and protect future revenue.

Building a Disaster Planning and Response Program in a COVID-19 Era

A major incident or loss event from a natural disaster (e.g., hurricane, fire, tornado, etc.) at the same time as a pandemic involves a variety of critical, time-sensitive activities that must be managed and implemented properly, including following the CDC health safety protocols, initial response, stabilization, on-scene assessment and recovery escalation. If a crisis management team does not exist, the organization should strongly consider creating one, and it should include a senior management representative from across the organization.

Following a major incident or disaster, the first step is to virtually gather senior business leaders to identify steps to stabilize and assess the incident. The team should engage in iterative brainstorming sessions to develop an initial command structure, guidance for health safety protocols due to the pandemic, set priorities and start to move forward under conditions of duress. The areas of immediate concern that can be addressed include state and local health officials protocols and directives, as well as the CDC Directed Health Safety Protocols, Communications, Planning, Logistics, Operations and Financial issues.

It is important to be methodical and accurate with all activities involving products, services, customers, suppliers and your most valuable asset, your employees. Identify systems that are most critical to the recovery of your operations and focus on those first. The main goal is to understand what you must have versus what is nice to have.

State, local, and CDC Directed Health Safety Protocols

Strategies and recommendations for employers preparing for hurricanes while preventing the spread of COVID-19, even for employees that are fully vaccinated, should consider the following actions:

- ❑ Encourage employees to perform daily health checks and continue social distancing before, during, and after the storm, especially if they leave your primary work site to evacuate.
- ❑ Encourage employees to wear face coverings, as well as have extra face coverings for themselves and family members during the hurricane response.
- ❑ Direct employees that evacuate to self-quarantine for 14 days upon returning to the area and before coming to the reopened workplace. Also employees should get tested 2 - 5 days after evacuation.
- ❑ Continue to maintain policies and practices for social distancing, face coverings, frequent handwashing/hand sanitizing, site cleaning/disinfecting in the workplace, how to manage employee illness on-site upon return after storm.
- ❑ Inspect and maintain the building ventilation system upon return to the workplace.

Communications

(Departments can include senior executives, human resources, & communications)

- ❑ Remind employees, even those that are fully vaccinated, to practice the health safety protocols during their response to the storm – to wear face coverings and social

distancing, where possible, on any storm shelter transportation vehicle, and inside storm shelters.

- ❑ Remind employees that evacuate to remember hotels may not be available due to the pandemic and jurisdictional capacity restrictions. Also, some hotels may be used as storm shelters as mandated by jurisdictions to maintain social distancing practices during and after the storm.
- ❑ Secure the site after the local authorities have given authorization to re-enter the facility. Provide clear instructions that no one is allowed to enter the site until a complete damage assessment has been conducted and the facility is deemed structurally safe. Ensure important documents, tools, materials, supplies, etc., are secure.
- ❑ Inform all employees, contractors, and vendors that return to the workplace must do so wearing face coverings and practice social distancing during the damage assessment, clean-up, and repair activities.
- ❑ If significant damage has occurred, consider contracting with a structural engineer or an architect to work with local authorities to facilitate entry into the site. Remember – the longer that equipment, tools, supplies and valuable papers are exposed to the elements, the more difficult they will be to recover or restore.
- ❑ When local authorities allow re-entry to the site, the damage assessment team should document the extent of damage to supplies, equipment, documents, computers, etc. This information is critical and essential for recovery planning and insurance claims.
- ❑ Assess logistics and warehousing of inventory, including both raw material and finished products, to determine shipping and receiving options.

- Assess current state of critical suppliers and vendors and their ability to support your operations during the pandemic and their jurisdictional lockdown mandates, as well as supporting your operations following the storm.
- Assess current customer orders and customer supply backlog in order to prioritize shipments and maximize customer fulfillment.
- Assess immediate needs of the command center and the first-level responders to evaluate their information technology requirements. This may include computers, printers, faxes, paper, pads, pens/pencils, white boards, flipcharts, markers, etc.
- If there is a customer resource center, discuss needs with the Information Technology department and determine earliest recovery time. Coordinate message or toll-free 800 numbers so information is provided to customers. Evaluate if employees can work from home with manuals and material to support the effort.

Logistics / Supply Chain

(Departments can include purchasing, facilities, distribution, supply chain and warehousing)

- When the restoration contractor arrives ensure they are wearing the proper personal protective equipment (PPE) to prevent the spread of COVID-19. It may also be necessary to relocate equipment to other areas of the facility begin restoration activities. The movement of equipment and material should be documented thoroughly.
- Arrange for any required movement of equipment and materials. This might include special rigging and transport trucks. It's important to remember to maintain social distancing during this phase of restoration.
- Communicate with your external shippers, suppliers and delivery companies to gather information relative to their ability and availability to deliver product and services following jurisdictional lockdowns. If necessary, instruct them to divert materials to recently contracted warehouses from the operations group.
- It may be necessary to develop a workaround for storage within your new raw materials or finished goods warehouse if your prior warehouse was automated or included sophisticated warehouse management systems. Once information technology systems are operable, the systems can be put back into place.
- Contact mail delivery service(s) to pick up mail and distribute to alternate locations. Instruct the post office to hold mail until operations can secure new or additional space.

Operations

(Departments can include facilities, production, information technology, and sales & marketing)

- Contact commercial realtors to identify properties with available space that meet your near-term infrastructure requirements. Insufficient power and telecommunications capabilities will delay recovery efforts.
- Several different facilities/locations may be needed to fulfill operational requirements. Secure the space as quickly as possible. You can always move or consolidate later. Arrange for site-wide cleaning and disinfecting services at the alternate site before entering and using the space to prevent the spread of COVID-19.
- After the damage assessment, start contacting equipment suppliers. Remember – many insurance policies provide extra expense insurance, which allows you to expedite deliveries. Maintain communications with your risk management department.

- ❑ If you have customized equipment, gather all drawings and photos, and contact individuals who can provide information to supply or recreate equipment.
- ❑ Contact vendors that are refurbishing your equipment and determine availability and inventory of equipment. Additionally, evaluate whether they can restore equipment damaged during the event.
- ❑ Evaluate options for outsourcing product or services in order to maintain customer fulfillment. Begin negotiations with the outsourcing companies and your legal and procurement departments.
- ❑ Begin evaluating the regulatory compliance issues of recovery companies and alternate facilities. These can include OSHA and EPA.
- ❑ Verify that any outsourced information technology systems/application has switched over and issues are being resolved.

Financial

(Departments can include accounting, finance and treasury)

Practical Steps for Business Recovery

- ❑ Assuming that local authorities have granted approval to enter the facility or site, initiate the claims management process by collecting lists of damaged inventory, stock and supplies, equipment, office machinery, infrastructure, etc. If time allows, consider documenting the damage via photos.
- ❑ Begin communications with your banking partner as additional funds may need to be secured, as well as letters of credit for equipment suppliers and increased lines of credit for holders of credit cards.
- ❑ Set up a work-around accounting system, if needed, until Information Technology has restored systems. Provide instructions to all departments to begin tracking expenditures and the process required. Take as many photos as necessary to document damage.
- ❑ Set up a workaround process to pay employees and capture time for non-exempt employees. If outsourced, contact payroll provider and instruct them to pay the next pay period similar to last and reconcile at a future date.

Facilities Management

The following section provides a set of practical steps and general guidelines for business owners as they begin to assess damage. Having a well-tested and up-to-date business continuity plan in place would be ideal, but whether you have a plan in place or not, these suggested action items – extracted from FEMA and Aon’s Technical Services and Business Recovery experts – should be part of your recovery process.

Use these steps in the sequence that makes the most sense for your organization. Keep in mind that time is of the essence in getting your business operational. There is typically a limited number of restoration and clean-up vendors and those businesses that begin the recovery process first will have the best chance of success.

- ❑ Secure the site
- ❑ Wear proper PPE before entering the site
- ❑ Make sure to maintain a safe distance of at least 6 feet (approximately two arms lengths)
- ❑ Survey for damage

- Arrange for securing, abatement or mitigation of safety hazards such as:
 - Live wires
 - Gas leaks such as natural or propane gas, flammable liquids such as gasoline from storage tanks or vehicles.
 - Potential ignition sources should be controlled if flammable liquids or combustible gases are present.
 - Hazardous materials or substance release.
 - Damage to foundations, building structure or underground piping.
- Extreme caution should be taken in case electrical power lines are down. These areas should be cordoned off to prevent unsuspecting persons from contacting energized power lines. Contact your local utility provider immediately.
- Repair damage to the automatic sprinkler systems and get sprinkler protection back in service as soon as possible. Use your impairment monitoring system whenever sprinkler piping and/or water supplies are impaired.
- Call in key personnel, ensuring they wear the proper PPE, including:
 - Restoration specialists
 - Contractors to start repairs and
 - Ensure safety systems are fully implemented before work begins.
 - Smoke control contractors and ensure cutting and welding professionals have proper permits including those for “hot works.”
 - Make contractors share responsibility for establishing fire-safe conditions before and during the entire job.
- Begin salvage as soon as possible to prevent further damage:
 - Cover broken windows and torn roof coverings immediately.
 - Separate damaged goods but beware of accumulating too much combustible debris inside a building.
 - Contact your insurance brokers regarding the event and its impact on your organization.
 - Follow your insurance company’s claims reporting guidelines regarding possible loss(es) and advice on restoring fire protection, reporting the loss, etc.
 - Clean roof drains and remove debris from roof to prevent drainage problems.
 - Visually check and document any open bus bars, conductors and exposed insulators before re-energizing main electrical distribution systems.
- Salvage crews should:
 - Prioritize operations, noting which items require immediate attention from those less susceptible to damage if left for a day or two.
 - Be prepared to quickly remove standing water and debris.
 - Clean and dry vital equipment and dehumidify damp areas.
- Repairs should be coordinated with local utility providers.
- Power restoration should be prioritized for critical locations or operations.
- Damaged areas should be isolated.

- ❑ Necessary structural and other building repairs should be evaluated, prioritized and expedited to minimize business interruption exposure.
 - ❑ Provide temporary closures or covers for windows, wall openings and roofs that have been damaged.
 - ❑ Fire protection systems (water supplies, suppression systems, alarm and detection systems, etc.) should be brought back into service as quickly as possible.
 - ❑ Cutting, welding and other “hot work” activities should be suspended until fire protection systems are returned to service.
 - ❑ Activate your business continuity plan and IT disaster recovery plan while ensuring all responders are wearing the proper PPE and practicing social distancing.
 - ❑ Communicate with staff and other stakeholders regarding continuous safety measures including wearing PPE, practicing social distancing, and monitoring their health, progress of restoration activities and expected timelines.
 - ❑ Always enter buildings with caution. Beware of wild animals and insects driven to higher ground by floodwater.
 - ❑ Take pictures of the damaged building and contents for recovery activities and insurance claims.
 - ❑ Assess electrical system damage. If you see sparks or broken or frayed wires, or if you smell hot insulation, turn off the electricity at the main circuit breaker (if you did not do so before leaving the building). Whenever necessary engage a professional building electrician to address electrical issues.
 - ❑ As available, document water damage to drywall with thermal imaging cameras to assess scope of damage (wicking and saturation).
 - ❑ If you suspect sewage lines are have sustained damaged, avoid using toilets and call the facility plumber. If water pipes are damaged, contact the water utility and avoid the water from the tap.
 - ❑ If water is found in a raised floor, inspect below the floor panels for flooding, especially in data system areas. If you have power cables running under the floor as well as data cables, do not power up the systems until the restoration specialist removes all water and dries out the moisture content.
 - ❑ If the power was disrupted, ensure all switches are in “off” position and do not energize any equipment until electrician validates it is safe to do so.
- If you do not have a dedicated business continuity plan in place:**
- ❑ Identify a command center with as much communication support as you can get (phone, fax, internet connectivity, etc.) away from the impacted region but as close as to be easily accessible, if possible. If a physical command center is not available, establish a virtual command center with key team members to manage the event and recovery operations. Consider using other company facilities or public facilities including hotels and schools and universities that have not been affected by the event.
 - ❑ Maintain health safety protocols (e.g., wearing face coverings, social distancing, and constant/consistent handwashing/sanitizing) at all sites where teams assemble to prevent the spread of COVID-19.

- ❑ Notify your company's key employees and management about the command center and advise when it is appropriate and/ or safe to move around the area while maintaining health safety protocols, when the center is equipped and connected, etc.
- ❑ Make a thorough accounting of your employees and their status.
- ❑ Mobilize staff personnel who can physically come to the command center and fill the positions of those who cannot with alternates.
- ❑ Be cognizant that during a regional disaster, local, state and federal authorities will prioritize health and safety-related initiatives over property-centric concerns.
- ❑ Be cognizant of supply shortages in the wake of the Coronavirus pandemic, as well as the potential unavailability of critical suppliers and vendors also due to pandemic-related staffing and supply shortages.
- ❑ Get the damage assessment report if possible.
- ❑ Prioritize critical functions by prioritizing each function's time sensitivity and financial impact. Do not overlook the interdependencies between functions.
- ❑ Identify the resumption timeline that is realistic.
- ❑ Based on the size and scope of your operations, not all functions may be able to resume operations at one time. Prioritize these functions based on mission criticality (financial, operational, customer service, regulatory/contractual compliance, &/or brand).
- ❑ Identify the resources necessary for these functions – people, equipment, area/building, IT assets, vital records, vendors, etc.
- ❑ If the authorities allow retrieval of critical items from the affected site, you should prioritize and clearly document which items are of greatest value to the organization, and to the resumption of operations. If you cannot retrieve items, identify alternative sources that enable you to resume operations or continue production, support clients, etc.
- ❑ Identify and mobilize the external companies/ vendors for restoration, clean-up, and subcontractors for your normal but critical activities that will need to be resumed before you can manage on your own. REMEMBER: There could be potential unavailability of critical suppliers and vendors also due to pandemic-related staffing and supply shortages.
- ❑ Keep communications – both internal and external – flowing. Relayed information should be concise and factual. Keep in mind that there are crisis management and crisis communication vendors available should you not have time, resources or in-house know-how to address.
- ❑ The Legal department should start the contractual agreements with alternative site, production or operations with either internal (your other facilities) or external (vendors or even competitors – if no other alternative).
- ❑ Each department team leader should determine the tasks and resources needed for their functions that have been previously determined to be critical, along with the time-line and milestones.

- ❑ On a regular basis, assemble key stakeholders (as available) for an update on all activities, timelines and gain consensus on how restoration should be conducted. Use this time to remind everyone about maintaining the health safety protocols during the recovery and restoration operations.
- ❑ Internal company dependency issues need to be clearly agreed upon as each team moves forward with their recovery tasks.
- ❑ Make sure to keep a log of activities and resources/equipment inventory (bought or borrowed).
- ❑ Liaison with public entities and keep them abreast of your needs.
- ❑ Be sure to keep a good rotation schedule for all recovery team members with consideration of social distancing. Ensure you have accommodations for necessities - food, drinks, rest, hot shower, communications and contact with family members, etc.

Fire Safety Fact Sheet

- ❑ A wide range of natural disasters occurs within the United States every year. Natural disasters can have a devastating effect on your home. FEMA encourages the use the following safety tips to help protect yourself, your family and your home from the potential threat of fire during or after a flood. You can greatly reduce your chances of becoming a fire casualty by being able to identify potential hazards and following the outlined safety tips.

Types of Fire-related Hazards Present During and After a Flood

- ❑ Generators are often used during power outages. Unless generators are properly used and maintained, they can be very hazardous.
- ❑ Alternative heating devices used incorrectly create fire hazards. Proper use and maintenance can decrease the possibility of a fire.
- ❑ Leaking above ground gas lines, damaged or leaking gas or propane containers, and leaking vehicle gas tanks may explode or ignite.
- ❑ Pools of water and even appliances can be electrically charged. This can result in a dangerous electrical fire.
- ❑ Appliances that have been exposed to water can short and become a fire hazard.

Chemical Safety

- ❑ Look for combustible liquids like gasoline, lighter fluid, and paint thinner that may have spilled. Thoroughly clean the spill and place containers in a well-ventilated area.
- ❑ Keep combustible liquids away from heat sources.

Electrical Safety

- ❑ If your home has sustained flood or water damage, and you can safely get to the main breaker or fuse box, turn off the power.
- ❑ Assume all wires on the ground are electrically charged. This includes cable TV feeds.

- Be aware of and avoid downed utility lines. Report downed or damaged power lines to the utility company or emergency services.
- Remove standing water, wet carpets and furnishings. Air-dry your home with good ventilation before restoring power.
- Have a licensed electrician inspect your home for damage.

Generator Safety

- Follow the manufacturer's instructions and guidelines when using generators.
- Use a generator or other fuel-powered machines outside the home. Carbon Dioxide fumes can be odorless and can quickly overwhelm you indoors.
- Use the appropriate sized and type power cords. Overloaded cords can overheat and cause fires.
- Never run cords under rugs or carpets where heat might build up or damage to a cord may go unnoticed.
- Always refuel generators outdoors.
- Never connect generators to another power source such as power lines. The reverse flow of electricity or "back feed" can electrocute an unsuspecting utility worker.

Heating Safety

- Kerosene heaters may not be legal in your area and should only be used where approved by authorities.
- Do not use the kitchen oven to heat your home. In addition to being a fire hazard, it can be a source of toxic fumes.
- Alternative heaters need their space. Keep anything combustible at least three feet away.
- Make sure your alternative heaters have "tip switches." These "tip switches" are designed

to automatically turn off the heater in the event they tip over.

- Only use the type of fuel recommended by the manufacturer and follow suggested guidelines.
- Never refill a space heater while it is operating or still hot.
- Refuel heaters only outdoors.
- Make sure wood stoves are properly installed and at least 3 feet away from combustible materials. Ensure they have the proper floor support and adequate ventilation.
- Use a glass or metal screen in front of your fireplace to prevent sparks from igniting nearby carpets, furniture or other combustible items.

And remember...

- Do not use alternative heating devices to dry clothes or furnishings.
- Be careful when using candles. Keep the flame away from combustible objects and out of the reach of children.
- Never thaw frozen pipes with a blowtorch or other open flame. Use hot water or an UL-listed device such as a hand-held dryer.
- Smoke alarms should be installed on every level of your home. Some smoke alarms may be dependent on your home's electrical service and could be inoperative during a power outage. Check to see if your smoke alarm uses a back-up battery and install a new battery at least once a year. All smoke alarms should be tested monthly.
- If there is a fire hydrant near your home, keep it clear of debris for easy access by the fire department.

Contacts

For more information, contact your Aon representative or visit the Aon Hurricane Preparedness site at [aon.com/beprepared](https://www.aon.com/beprepared) for updated hurricane reports and thought leadership. For Coronavirus response and return to workplace guidance, please visit [aon.com/coronavirus](https://www.aon.com/coronavirus).

For more information on business continuity planning, contact:

Greg Cybulski

Associate Director
Business Continuity
Management
Commercial Risk Solutions
Aon
1.973.463.6075
greg.cybulski@aon.com

William B. Carolan

Consultant
Business Continuity
Management
Commercial Risk Solutions
Aon
1.949.212.2384
william.carolan@aon.com

Tony Adame

Associate Director
Business Continuity
Management
Commercial Risk Solutions
Aon
1.949.632.2649
tony.adame@aon.com

Natalie R. Wilson-Jones

Consultant
Business Continuity
Management
Commercial Risk Solutions
Aon
1.847.442.0025
natalie.wilson-jones@aon.com

Additional information on post-recovery resources, including updated service and claims information for clients, can be found at www.aon.com/disaster-response.

About Aon

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