

How To Prepare Your Business For a Disaster

*Intro by Jeff Cavignac, CPCU, RPLU, ARM, CRIS, MLIS
Article courtesy of Agility Recovery*

A disaster recovery plan is something every business needs, but something most businesses don't have. Why?

There are several reasons, but most people don't know where to start. There are a lot of moving parts, and just about every aspect of the business needs to be included. While you may be able to create your own plan, it's best to have help.



Over five years ago, Cavignac & Associates joined up with Agility Recovery. Agility is in business to help companies recover from natural and man-made disasters. They have developed a template for businesses like ours to customize their own specific disaster recovery program. In the event you need to

mobilize Agility's recovery resources, they guarantee that you will have office space, power, communications and computer systems within 48 hours.

If you'd like to learn more about disaster recovery planning, I'd encourage you to review the article below and click on the link to receive the white paper published by Agility.

Top Steps Every Business Should Take to Prepare for a Disaster

When people think of disasters, they generally envision earthquakes, tornados or hurricanes--catastrophic events that devastate communities. But for a business, a disaster can be something as small as a failed server, building fire or a burst plumbing pipe. These events rarely make the news, but can have a devastating impact on a business, often bringing operations to a standstill.

"The impacts of an interruption can be stunning," says Bob Boyd, President and CEO of Agility Recovery. "Statistics indicate that around 40 percent of the businesses affected by a disaster will not survive because they do not have a recovery plan in place."

Creating a basic, executable disaster recovery plan is one of the most important steps you can take to protect your business and ensure its survival – no matter what the scenario. Agility has created a **10-Step Program** that will walk you through the basic disaster recovery planning process, week by week, providing you with affordable and actionable steps

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you can take today, as well as tips to help keep you on track. There is no better time to start the process than now. Download Agility's whitepaper and take the first steps toward better preparedness today!

Click [here](#) to download ***The Definitive Guide to Disaster Recovery Planning***

Below are the top steps every business should take to prepare for disaster.

Assess your risk – both internally and externally.

Which disasters will most likely impact your business? Though major disasters dominate the headlines, most business interruptions are caused by every day events, such as power outages, human error and technology failure. It is important to assess your risk for catastrophic weather occurrences, but equally important to assess exposure to more commonplace risks.

Analyze your critical business functions.

Evaluate and document how your company functions and determine which processes, employees, equipment and materials are critical for your daily operations. Critical business functions include such things as billing, payroll and service fulfillment. List these functions and determine a process for restoring them in the event of an interruption.

Plan for an alternate location.

What would you do if your facilities were inaccessible tomorrow? Where would you go to continue basic business operations? Review your site requirements and determine a plan for recovery. Alternate site options include your home, a branch or second location, the site of a similar business, or a vendor that provides recovery office space.

2015 Risk Management Seminar Series



Cyber Liability

Friday, April 17, 2015

7:30am Registration

8:00am - 10:00am Program

Risk Management Boot Camp: The Triangulation of Safety, Claims and Human Resources

Friday, May 8, 2015

7:30am Registration

8:00am - 4pm Program

Vehicle Safety Program Tune Up

Friday, May 29, 2015

7:30am Registration

8:00am - 10:00am Program

Reserve Early, Seating is Limited!

To register, click on the 'register now' button in the announcement email, or contact Bethany Mongold at mongold@cavnac.com or call 619-744-0540.

***NOTE:** Due to the popularity of our seminars and limited space available, we regret we cannot provide refunds or credits with less than 72 hours advance notice of cancellation.*

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Consider supply chain preparedness.

According to recent surveys, less than half of American businesses have disaster recovery or business continuity plans in place to maintain supply chain logistics in the event of a disaster. Talk to your key vendors and suppliers about their recovery plans. Develop relationships with alternate vendors in case your primary vendors experience an interruption.

Ensure employees and their families are prepared for disasters both at work and at home.

Without question, most businesses will admit their most important assets are their employees. While data recovery and business continuity may form the backbone of a disaster recovery strategy, if employees are unable or unwilling to report to work, having your systems back online may prove worthless. Help your employees prepare for disasters at home, ensure they know their role in your continuity plan, and develop and practice crisis communications plans that incorporate both employees and their families.

Back up your data and practice restoring your technology.

In today's highly technical economy, information is more valuable than ever. Having data and critical applications backed up is a crucial and fairly common practice. However, make sure to store your data in an offsite, safe and secure location, preferably 50 miles or more from your site(s). Also, regularly verify that you are able to retrieve your data and test restoring it back to onsite hardware. Outline a plan to replace PCs, software, servers, printers and fax machines should your office be destroyed.

Create an employee, vendor and key client communication plan.

Create a 24-hour phone tree for all employees and their spouses or closest relatives. Make sure your employees, vendors, suppliers, partners and even clients know ahead of time how to exchange or

obtain information should your standard lines of communication fail. Also, compile a list of your critical clients and vendors and store it in an offsite location. Determine a process for contacting them should your systems go down.



Assemble an emergency kit.

An emergency or disaster recovery kit should contain items such as fresh water, non-perishable food, flashlights, extra batteries, battery-powered AM/FM radio, first aid kit and copies of important documents and records. Additionally, your business disaster kit should contain petty cash, important contracts and documents, corporate letterhead, software licensing keys, passwords and other sensitive documents.

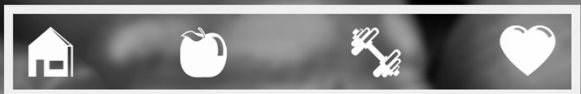
Regularly review your business insurance coverage.

Is your insurance coverage adequate? Sit down with your agent to assure that you are insured for potential risks. Consider business interruption insurance, which may compensate you for lost income should you experience a disaster. Make sure you keep photos of your building, equipment lists and policy information stored in a safe and secure offsite location.

Test your plan.

Make sure your plan is actionable and able to be executed during times of crisis – test your plan yearly and update it as necessary. Make sure to re-educate employees when any changes to the plan are made and include training on the plan for all new hires. ■

LIVE WELL



WORK WELL

April 2015

New Guidelines— Cholesterol Is Not So Bad

For the last several decades, the Dietary Guidelines for Americans, provided by the U.S. Departments of Health and Human Services (HHS) and Agriculture (USDA), have warned against overconsumption of cholesterol. Dietary recommendations suggested that adults consume no more than 300 milligrams of cholesterol a day (to put that into perspective, one egg yolk contains 186 milligrams of cholesterol).

However, after its review of current scientific evidence regarding nutrition, diet and health, the 2015 Dietary Guidelines Advisory Committee has removed the strict warnings on cholesterol intake. You can now eat your egg yolks guilt-free.

Although recommendations for cholesterol have eased, the new dietary guidelines target salt, sugar and saturated fat with suggestions for strictly limited intake.

Spring Training: 5K Run

Spring is in the air, making it the perfect time to lace up your jogging shoes. Need a running goal? Sign up for a local 5K race, and maybe convince some friends to do it with you.

Whether you've been hitting the gym as a regular this winter or hibernating from the cold, you can follow these suggestions to make training a little easier:

- Start training early. If you have a 5K already scheduled, start training at least five weeks ahead of time.
- If you're getting started after a fairly sedentary winter, start slowly. One effective method is to alternate running and walking. Start with a one-minute run and five-minute walk, and repeat for a total of 30 minutes. Gradually increase the running time until you meet your goals.

Make sure you gear up correctly to avoid unnecessary discomfort and potential injuries:

- If you're serious about running, make sure you buy the right shoes. It's not worth skimping on cheap shoes if you end up with foot pain and possibly even doctor visits to correct foot problems.
- Spring brings warmer weather, but dressing appropriately for the temperature might still be challenging. Plan your running outfit for 20 degrees warmer than what it actually is—you'll warm up as you run.

When embarking on a new fitness or running program, your enthusiasm is likely to start high and then dip after a short time. Find your key to success:

- Some people are motivated by having a running buddy or group. If you're someone who needs external motivation, enlist a friend to run with you or at least keep you accountable as you approach race day.
- Know that after you start training, you're probably going to feel sore and wiped out. Let your body adjust before you decide to hang up your running shoes for good.

Even though getting started might be difficult, keep running. The date of your 5K will be here before you know it, and all your training will pay off with a successful finish and better health.

**CAVIGNAC &
ASSOCIATES**
INSURANCE BROKERS

Google Partners with Mayo Clinic

If you're like many people, the Internet is often the first resource you turn to when you're faced with a new ailment or illness. Unfortunately, not everything you read on the Internet is reliable.

Google is trying to change that. In early 2015, Google rolled out a new search-result format for the 400 most frequently searched health topics. The new layout shows reliable, vetted medical information in an illustrated box on the right side of the search-result screen, next to the usual search-result list. The box also shows up on mobile devices.

To provide this professionally approved medical information, Google teamed up with Mayo Clinic and other doctors to vet available content and ensure that information is accurate. Remember, though, if you do have a serious or undiagnosed health problem, a Google search is not a replacement for proper medical care.

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Identity Theft Prevention

Identity theft is an increasing problem that could strike at any time. Your personally identifying information can be stolen from many sources, as evidenced by the growing number of cyber-security attacks at major companies across the country.

You can take several actions to help prevent identity theft:

Don't give out info such as your Social Security number, birthdate and driver's license number to sources you don't trust.



Baked Cabbage

Enjoy this Irish-inspired cabbage bake next to a main dish of poultry or beef for a delicious spring supper.

- 6 cups cabbage, shredded
- 3 ounces tomato paste
- $\frac{3}{4}$ cup water
- $\frac{1}{4}$ tsp. salt
- $\frac{1}{8}$ tsp. black pepper
- 2 tsp. sugar
- 1 cup cheddar cheese, grated
- $\frac{1}{2}$ cup bread crumbs
- 4 Tbsp. margarine

Preheat oven to 350 F. Fill a large pot halfway with water and bring to a boil. Add cabbage to the pot and cook for two minutes. Drain cabbage and return to the pot.

In a separate saucepan, combine tomato paste, water, salt, black pepper and sugar. Bring to a boil, stirring until smooth. Pour tomato mixture over cabbage. Toss to coat.

Pour into a casserole dish. Top with cheddar cheese and bread crumbs. Put margarine on top. Bake for 15 minutes. Serve hot.

Yield: 8 servings. Each serving provides 130 calories, 7 g of fat, 1 g of saturated fat, 370 mg of sodium, 6 g of protein and 2 g of fiber.

Source: USDA



Spotlight On



Cavnagac & Associates is proud to support local and non-profit civic organizations, including Veterans Village



VVSD has served all veterans since 1981 and is dedicated to “Leave No One Behind.”

With five locations throughout San Diego County, VVSD is the only program of its kind in the United States and is nationally recognized as the leader in serving homeless military veterans. Each year VVSD provides services to more than 2,000 military veterans throughout the County of San Diego.

VVSD provides a continuum of care with a full range of comprehensive and innovative services for military veterans that encompasses:

- Prevention
- Intervention

- Treatment
- Aftercare

VVSD extends assistance to needy and homeless veterans and their families by providing:

- Substance Abuse Recovery
- Mental Health Counseling
- Job Training and Job Search Assistance
- Housing
- Food
- Clothing
- Legal Services

Within the last year, VVSD placed over 300 homeless veterans and over 200 other unemployed veterans into long-term jobs with an average starting wage exceeding \$13 per hour.

For more information about, go to www.vvsd.net