

# Protecting Your Property and Business Continuity for you and your Customers

A “disaster” incident affecting the building can come in many forms; a pipe burst, vehicle impact, fire, severe storm activity causing wind damage, flooding, or sewer backup, etc. When this happens in a commercial building, whether it is an office tower, hotel, hospital, apartment building or shopping plaza, we are faced with complexities that we do not find in a residential home: These include different building materials, carpet tiles, commercial HVAC, pipes containing glycol, asbestos, elevators, escalators, high voltage, sprinkler systems, boilers, computer room, filing room, specialized equipment and inventories, consideration of fire routes, to name a few. The resulting impact is significant as the building occupant is usually a business that needs to carry on operation. In addition, the health and safety of the occupants, which in many cases includes the public, are of paramount concern.



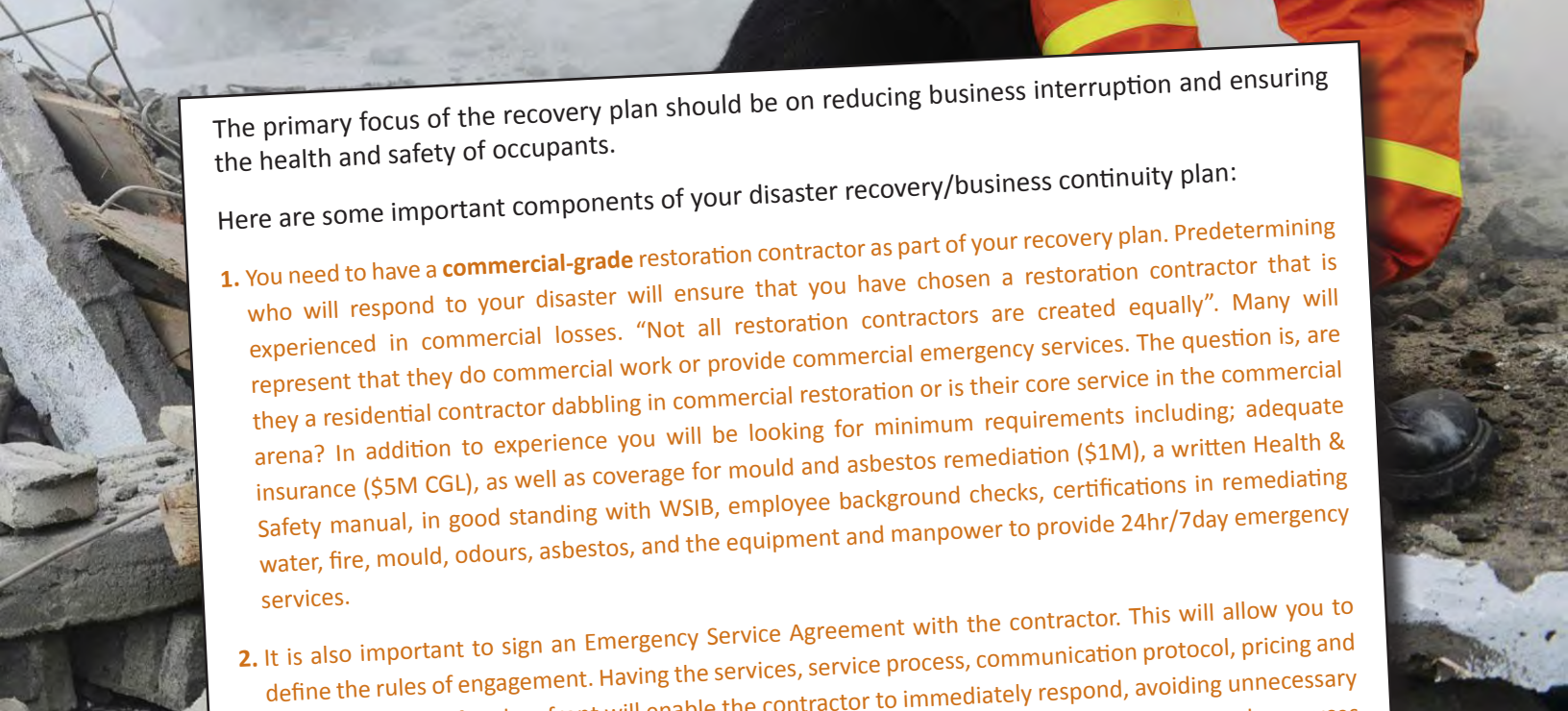
Time is of the essence! With 70% of incidents involving water, secondary damage needs to be considered. The amount of time to dry building materials is critical in avoiding any secondary damage such as mould. In addition, contaminated water poses additional risks to occupants.

We must also consider that in many cases the business must continue to operate during the recovery process.

A large part of risk management involves putting plans in place, ensuring that if things go wrong you will be prepared to avoid, reduce or transfer risks. As such, I would suggest these planning principles be applied to the disaster recovery process.

## **Disaster Recovery Plan Objectives:**

- Reduce business interruption – protect the business
- Reduce recovery time
- Reduce recovery costs
- Mitigate incident exposure
- Reduce disruption during the recovery process
- Reduce health & safety risks for occupants and workers
- Streamline program administration



The primary focus of the recovery plan should be on reducing business interruption and ensuring the health and safety of occupants.

Here are some important components of your disaster recovery/business continuity plan:

1. You need to have a **commercial-grade** restoration contractor as part of your recovery plan. Predetermining who will respond to your disaster will ensure that you have chosen a restoration contractor that is experienced in commercial losses. "Not all restoration contractors are created equally". Many will represent that they do commercial work or provide commercial emergency services. The question is, are they a residential contractor dabbling in commercial restoration or is their core service in the commercial arena? In addition to experience you will be looking for minimum requirements including; adequate insurance (\$5M CGL), as well as coverage for mould and asbestos remediation (\$1M), a written Health & Safety manual, in good standing with WSIB, employee background checks, certifications in remediating water, fire, mould, odours, asbestos, and the equipment and manpower to provide 24hr/7day emergency services.

2. It is also important to sign an Emergency Service Agreement with the contractor. This will allow you to define the rules of engagement. Having the services, service process, communication protocol, pricing and payment terms defined up front will enable the contractor to immediately respond, avoiding unnecessary delays. This will also ensure that you have a contractor to respond when the next storm hits and resources are scarce. This is a long-term partnership that needs to be developed, working together, building a relationship and building familiarity with your business needs and with your facilities.

3. To further expedite emergency response, cataloging a profile of the building will save significant time (i.e. key contacts, building access, parking, service elevator locations, shut-off valves, location of the electrical and mechanical rooms, security procedures, building contacts, tenants, specialty trades for the building, computer room procedures, building generator operation, hazardous materials on site, etc.). The detailed service process, specific for each building will also be useful as every building is different and presents unique service challenges, especially when you consider after hours procedures.

Taking advantage of current cloud-based technology can ensure this information is readily available to risk managers, property managers and to service contractors at the time of the incident. *Some commercial contractors offer such systems to their clients as part of their emergency service offering.*

4. Reviewing the building profile or creating it with your commercial restoration contractor through a site walk-through with the contractor will create a familiarity with the building and your business that will help in the recovery process.

5. Updating the building information, contacts and procedures at regular intervals or when changes occur will ensure that the correct information is available when needed. This important step is obviously a critical part to any Business Continuity Plan.

6. Improve the plan. When you experience a disaster event, it is a good practice to do a debriefing and update any procedures that can improve the response during the next disaster event. This is another good reason to build an on-going relationship with a qualified commercial-grade restoration contractor.

Protecting your building is a significant part of protecting your business or your tenants' business. Planning for the worst case scenario will ensure that all occupants will be able to get back to business in the least amount of time with minimum business interruption.

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