

## Is Your School Prepared?

*The critical elements in developing a comprehensive Business Continuity Program*



In the last few newsletters we have provided you with an overview of the various components of a Business Continuity Management Program. In this issue, we will focus on the elements that are most critical when starting to develop a Business Continuity Management (BCM) Program in your school.

Recent events, both in Canada and around the world, are causing schools to look beyond emergency response planning and lockdown procedures to develop comprehensive BCM Programs. BCM Programs provide direction on how to respond to a crisis, how to keep the school running during a crisis, and how to return the school to a normal state after a crisis has struck. As witnessed during Hurricane Katrina, which affected

50 colleges and universities in Louisiana, the impact of a crisis can be considerable:

- Recovery costs for individual colleges and universities that are estimated to be in the hundreds of millions of dollars;
- recovery costs for higher education in an impacted area, estimated to be in the billions;
- lost research;
- employee layoffs;
- elimination of academic disciplines;
- suspension of athletic programs;
- psychological trauma of students, faculty and staff;
- Moody's downgraded bond ratings.

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### Serving Our Members

*We understand that the increasingly broad and complex scope of university operations can present you and your colleagues with many, and sometimes unusual, risk and claim-related questions. It's most likely, however, that the CURIE staff, through its dealings with the other 58 CURIE subscribers, have encountered issues like yours. If not, we're highly experienced in finding answers through our network of contacts.*

*Don't hesitate to call or e-mail us if you have a question. We are here to help you manage your risks and protect your university – and we are always looking for ways to serve you, our valued members, better.*

When you are building a robust Business Continuity Program, there are 11 elements that should be included in your planning process:

1. Self-Assessment
2. Risk Assessment
3. Emergency Response
4. Business Impact Analysis
5. Recovery Strategies
6. Crisis Management
7. Business Continuity\*
8. IT Recovery (Disaster Recovery Planning)\*
9. Training\*
10. Exercising\*
11. Keeping Plans Current

In this article we will focus on the first five elements, which will form the basis upon which you will build your program. The order of the elements is not necessarily sequential, but for those just starting the planning process it is considered the most practical. Most schools have institutionalized several elements of a BCM Program.

## 1. Self-Assessment

The first element in developing your BCM Program is completing a self-assessment. By identifying what your school has already done to get ready and what gaps there might be in your existing planning, you can prioritize the most urgent elements for program development and create a roadmap for completion. After conducting the self-assessment, you should be able to answer the following questions:

- What is the school's mission and culture? Does resumption planning reflect this?
- What is the hierarchical and decision-making structure within the school, and is a succession plan in place?
- How do problems get escalated and communicated?
- Has resumption planning been completed, and is it broader in scope than an IT Recovery Plan?
- Who in your school has responsibility for Business Continuity, and are they held accountable?
- If a BCM Program has been completed, how is it maintained and exercised?
- Has a review of services (e.g., course change/drop/add, academic counselling, financial support, student residence,

food services, etc.) been conducted to ensure that those that may be required and fast-tracked following a crisis are not only recovered quickly, but accelerated with documented crisis-exemption policies in place?

- Are contracts or reciprocal agreements in place to ensure continuity of services for those functions that must resume immediately?
- Does your current level of planning extend to partners and suppliers?
- If applicable, have the unions been involved in your BCM planning process?
- Does Crisis Communication planning include processes and support tools (e.g., dark sites, pre-scripted messages, enhanced PA systems, media contacts, etc.) to ensure rapid dissemination of messages to students, parents, facility, partners, suppliers, union representatives, media, the Board of Directors, government entities, first responders, the local community, etc.?

## 2. Risk Assessment

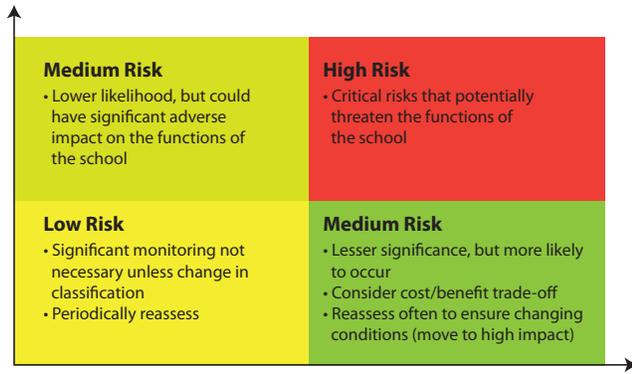
Once a good understanding of the gaps has been achieved, the next step is to complete a risk assessment. A risk assessment begins by understanding the threats that could impact your school's goals and objectives. Threats can be either externally or internally generated and primarily fall into four categories: financial, strategic, hazard and operational.



The size of the threats or the materialities of risks are evaluated by considering both the likelihood of the threats occurring and the consequence (impact) of that threat to the school.

\*These elements have been covered in previous articles.

## Risk Ranking Chart



Determining the relative size of the inherent threats to your school, and also understanding what mechanisms are already in place to respond to or control such threats, will help focus your program planning by prioritizing prevention and mitigation plans for the highest probability and impact threats.

### 3. Emergency Response

Almost all schools have invested a great deal of time and attention in developing detailed emergency response procedures. These plans are generally very good. The best Emergency Response Plans are written for students and faculty and are usually communicated through posters, brochures and pamphlets. The emergency response portion of your overall BCM Program should provide bulleted, concise instructions on how to contact your school's students, faculty, contractors, visitors and other key stakeholders, as well as what they should do by incident type (e.g., fire, bomb threat, terrorism, gas leak, infectious disease outbreak, etc.). This is the only component of your overall BCM Program that should contain instruction by type of incident.

*It is vital to remember that Emergency Response actions are to be implemented within minutes of a crisis event; the sole purpose is to protect the health and safety of students, faculty, contractors and visitors by providing direction on what to do when a crisis event occurs.*

### 4. Business Impact Analysis

Institutions that have failed to plan in advance commonly try to recover all school services immediately after suffering a crisis

situation. Experience has shown that this approach is usually ineffective and only prolongs the recovery period.

The long-term objective is to eventually have every function your school performs to be recovered. However, not everything is equally critical at the same point in time. By completing a Business Impact Analysis (BIA) of the functions your school performs, you should:

- Designate functions as critical at time of crisis, and
- Prioritize the recovery of those critical functions by having a clearer understanding of which functions:
  - must be continued with no interruption;
  - must be continued after only a very short suspension time; and
  - can be suspended for a greater period of time.

The best way to start your BIA is to develop a list of recovery objectives and assumptions. For instance, protecting the health and well-being of students and faculty is a primary objective for all institutions. Therefore, any functions that would negatively impact this objective if they could not be performed (for example, student housing and food services, faculty payroll, and student counselling) would be categorized as critical and requiring higher-priority recovery planning. Once you have developed your list of critical functions, the next step is to understand how long the function can be suspended before negative impacts occur and what resources (e.g., faculty and staff, IT infrastructure and applications, special/unique equipment, external partners and suppliers, records/documentation, etc.) at a minimum will be required to resume the functions' delivery of the service.

### 5. Recovery Strategies

With your list of critical functions, you can now develop recovery strategies. Recovery strategies should answer the following questions:

- Where will the function be recovered if the primary work location is not accessible (e.g., at an alternate campus, office location, at home, etc.)?
- How can the process be restarted if IT is not available?
- How can equipment required for the completion of the function be obtained/replaced if lost as a result of the crisis?
- How will vital resources (e.g., skilled employees, records, technology, etc.) be recovered /obtained?
- What alternative ways of completing the function (e.g., outsourcing to a third party, extending deadlines, manual entry, etc.) may exist if your school can no longer perform the function in the usual way?

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# New SportRisk Webinars

McGregor & Associates have developed two new Webinar Series for this fall, sponsored entirely by CURIE:

## A) Negligence and Risk Management Series

## B) Sport Clubs and Travel Series

While Webinars are targeted to Athletics and Recreation staff, some may be applicable to other segments of the university (e.g., Negligence & Liability, Travel Planning Tools using Google Docs).

### Key Features of these Webinars:

- Webinars are pre-recorded, hence they are accessible by staff at any time, on any desktop or laptop, for the 2010/11 academic year;
- Each training module is typically 30 minutes to one hour in length;
- Tracking option (for Negligence Awareness Training only) provides confirmation that student training has been successfully completed. (This Webinar tracking option was successfully implemented last year, with 24 universities participating.)

### Webinar Information:

#### A) Negligence & Risk Management Series

1. Negligence & Liability: What You Need to Know
2. Nuts & Bolts of Risk Management Planning
3. Negligence Awareness Training for Part-time Student Staff
4. Waivers 101

#### B) Sport Clubs and Travel Series

1. Safety Officer Training
2. Back to Basics: Risk Management Training for Sport Club Members
3. Transportation: Planning Essentials
4. Travel Planning Tools using Google Docs

For a description of each Webinar, please visit the CURIE website. All Webinars are provided free to CURIE members. Campus recreation directors will be contacted directly in mid-August and provided instructions on how to sign up and access the Webinars. If you feel other university departments could benefit from these Webinars, please contact Ian McGregor directly at [mcmgregor@sportrisk.com](mailto:mcmgregor@sportrisk.com).

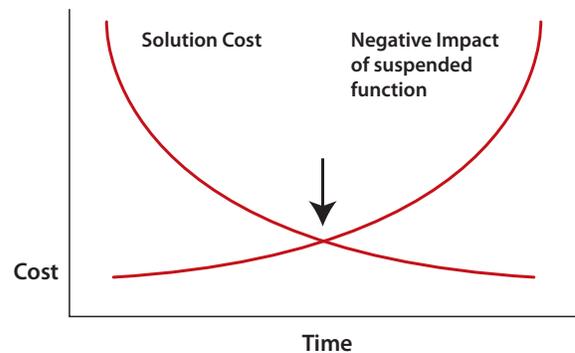
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- What alternatives for communication exist if the normal channels (e.g. e-mail, dark sites, cell phones, PA systems, etc.) are not available?

When starting to document the recovery strategies for each critical function, we have found interviewing faculty and staff who have worked in the department for any period of time can be rich sources of ideas. Usually these faculty and staff can recount a time when a power disruption, severe storm, or IT outage prevented them from delivering their function in a normal fashion. By learning how they responded to these incidents, a good understanding of which strategies are most effective and the associated pitfalls can be obtained.

When developing recovery strategies it is important to remember that with an unlimited recovery spending budget, almost all functions can be recovered immediately. Unfortunately, very few institutions can afford this. Therefore, when selecting a viable strategy, a balance must be struck between the impact of the functions' outage and the cost to implement the strategy options, i.e., a cost-benefit analysis.

### Strategy Selection, Cost-Benefit Analysis



### In Summary

Once each of these elements is complete, you will be ready to document your Business Continuity Plan.

Watch for the next newsletter where we will discuss the 10 smart things you can do to ensure your BCM Program is simple and effective to use.

*Catherine Tucci is a vice-president in the Business Continuity Practice for Marsh Risk Consulting. If you have questions about this article or would like a quote from Marsh to provide assistance with your program, Catherine can be reached at 416-868-2779 or [catherine.tucci@marsh.com](mailto:catherine.tucci@marsh.com).*

# Canadian University Reciprocal Insurance Exchange: Protecting our universities



Student Catastrophic Accident Program for CURIE members

**Every year, Canadian university students are exposed to catastrophic accidents while participating in university-sanctioned activities or trips.**

- Catastrophic accidents that occur while students are on campus or at a sanctioned event that result in paraplegia, hemiplegia, quadriplegia or a coma could expose the university to significant claims of negligence.
- Catastrophic accidents often result from gymnastics, hockey, football, rugby and motor vehicle accidents while students are on sanctioned trips.

**Why should your university consider the Student Catastrophic Accident Program for CURIE members?**

- Lump sum benefits, payable to the university, are available for up to \$2,000,000 per student at low annual rates per full-time equivalent student.

- All full-time and part-time students are covered under one blanket policy.
- Claim proceeds from the plan may be used to fund general liability policy deductibles or may be paid directly to the injured person.
- Prompt claim payments, made directly to injured persons where they need the funds most, can have a significant mitigating effect on lengthy negligence claims.

**What other accident programs are available?**

- Catastrophic accident coverage is available for non-students on university premises while participating in any program in a gym, pool, track, arena, or when attending concerts or events.
- Out-of-province emergency medical coverage of \$1,000,000 is available for students, boards of governors, staff, faculty, sports teams and volunteers on a 24-hour basis.

- Occupational accidental death and dismemberment coverage at sanctioned events is available for volunteers, boards of governors, staff, faculty and sports teams at very competitive rates.

**Whom to contact if you have questions about accident programs for CURIE members**

Michael Coward, Principal, CA  
416-868-2621  
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Mercer has developed a dedicated special risk team to identify and manage your special risk needs. The team will assess your exposure to undue risk and develop viable, cost-effective solutions unique to your organization. Mercer's special risk insurance solutions cover situations that are not typically covered by traditional group insurance programs. These solutions ensure that your needs are met, your employees are protected and your business is not exposed to excessive risk.

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# THE INSPECTOR

by Philip Chandler

There was a time when summer on the campus provided welcome relief from the frantic pace of the school year. Summer was a time to get caught up on deferred maintenance and to undertake capital improvement projects without the distractions of faculty and students. Life was good. But that was then.

Things are different now. Summer is in fact now the busiest time of the year.

Colleges host sports camps, writers' institutes, elder hostels, international forums galore, and all the while new construction takes place everywhere in between. There is no rest for the weary. We in the safety community are hard-pressed to keep all of our summer customers out of harm's way while at the same time making sure that the changes taking place to our built environment are not creating their own hazards. Like everywhere else these days, public service no exception, we are all being asked to do more with less.

If I had my way, we who have our hands on the building and fire codes every day, we the ones that get called in the wee hours of the morning when you-know-what happens, would be fully engaged in every aspect of every construction and remodeling project from the earliest design stage to final completion. As logical and sensible as this proposition seems, it is the exception rather than the norm. In reality, it seems that we are way too often the last to be consulted, and frequently the last to know when newly constructed or newly renovated spaces come online.

Needless to say, we may not get to conduct the final closing inspection of every project that we would all like. Time

and circumstances may prevent us from witnessing all of the acceptance tests, as incredibly important as they are. In some instances, we may simply be forced to rely on the representations of others. Yet we all will do well to recall the mantra of U.S. President Reagan during nuclear disarmament negotiations: "Trust, but verify!"

All of my inspections start on the outside of every building. I put on my white hat and do a size-up as if I was doing the pre-plan for a ripping structure fire. I first consider the following basic questions: Is the building clearly identified exactly as a 911 dispatcher will identify it? Keep in mind not all emergency calls go through the campus safety switchboard. Can I get



With this thought in mind, we must insistently elbow our way through the construction fences, over the yellow tape, and around the project managers, to assert on behalf of all that enter our gates the simple right to return home as they arrived. This means students, faculty, staff and yes, even the firefighters who are called to our campus, day and night.

We can start by developing our own short list of inspection terms that we absolutely, positively must eyeball ourselves. Some things must not be delegated. My own experience forms my checklist, as your own experiences will yours. Let me share some of mine.

my apparatus through the parking lot to the building, or has the construction altered the existing roadway, reducing turning ability? Are parked cars a problem?

Are there now overhead obstructions not present before? What about my water supply? Did they move, remove or add hydrants? Are they even functional? Where are the standpipe connections? If they are not plainly visible to the first-due engine company, is there signage directing them to their location? And last but not least, can responders get in the building quickly; if not, is a key box in order?

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Following the above mapping sequence, what will my interior crew encounter when they make access? Where is the fire panel, and the emergency command centre if required? Where are my standpipe connections; are they in all stairways or only select ones? Will my crew know which stairways to take to the fire floor, and when they get there will they be hindered or deterred in any way from getting water on the fire? Fire suppression equipment that is not clearly discernible or readily visible is a real hindrance.

What about the elevators? Will they return to the floor of fire department access when the alarm is activated? Where is the firefighter key, and will my crew have one in their hands when they enter the lobby? And let's not forget the most fundamental question: Will the fire department's hose threads mate with the newly installed ones in the building? This is one item that cannot be taken for granted.

As the fire suppression efforts commence, where will my firefighters go to disconnect the power or control the mechanical systems? And—one of my favourites—when the fire is out, where will the fire department find the sprinkler shutoff? By the way, this is just as important to know for when an errant basketball or other object damages a sprinkler as it is after the fire is out. More than once have I been part of a fire crew searching in vain for the sprinkler room, waiting for the plumber to call in, while hundreds of gallons of water cascade down the stairways. Our short list must deal with the sublime as well as the ridiculous.

Notwithstanding all of the above, I have a further suggestion: Why not call in the local fire department and let them do their own walk-through? Let them manoeuvre their apparatus about and identify any problem areas. Let them walk off distances between hydrants and standpipes, and standpipes and occupied spaces. The time to find out that a pre-packed hose is not long enough is not when heat and smoke are banking down to the floor.

I ask you, though, to keep in mind one key thought when dealing with firefighters. They have a real can-do mentality; they are used to improvising and may not always sufficiently identify every possible problem as a problem. They routinely deal with all kinds of things that go wrong. Nonetheless, just because they might shrug their shoulders and say "whatever," doesn't mean we can't and shouldn't watch their backs.

I know I'm getting overly pedantic. My daughters accuse me of this all the time. Nonetheless, I'm not done, but almost. Let us not forget the most simple of all observations to be made after all construction work is completed: Did the protective covers on the smoke detectors get removed? All of them? Equally unacceptable is the all-too-common occurrence of painters removing smoke detectors and not returning to reinstall them. It only takes one covered or missing detector in one sleeping room to spell tragedy! Yet I am always finding impaired devices months after students have moved in. Clearly somebody is not doing their job, and I'm not one to shy away from reminding them of this.

Folks, we're not talking rocket science here, nor are we talking of a critical engineering review. We're talking about a simple, bare-bones, commonplace quickie inspection. If we aren't able to do this tiny bit before every building

*We're not talking rocket science here. We're talking about a simple, bare-bones inspection, and without it, we are nowhere when it comes to life safety.*

is occupied, we are nowhere when it comes to life safety. This is what we do, and we must be ever mindful of a couple of simple truths: no one can perform an inspection quite the way we do, and no one will care to do so if we don't.

*Phillip Chandler is a long-time firefighter and a full-time government fire marshal working extensively in the college environment – from large public university centres to small private colleges. His primary responsibilities include code enforcement and education.*

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# CURIE Risk Management Newsletter



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[www.curie.org](http://www.curie.org)

## EVENTS to Mark in Your Calendar

### **CURIE University and College Risk Management Meeting Agenda**

Saturday, September 25 & Sunday, September 26

Saturday, September 25, 2010

#### **CURIE Board Update Presentation**

**Member Roundtable Discussion** (bring your questions and/or problems to discuss with your peers) Closed Meeting – Members Only.

**Legal Update:** Review case law – precedent setting

*Alex Pettingill, Ian Gold, Tom Donnelly – Thomas Gold Pettingill Lawyers*

#### **Construction – “Let’s Build It Right”**

*Don MacIsaac – Cape Breton University*

*Barry Smith – Marsh Canada*

Sunday, September 26, 2010

#### **Bullying, Harassment and Violence**

*Anne Baxter – University of Lethbridge*

#### **Engineering Services Update**

*John Breen – CURIE*

*Jim MacLeod – RMS*

#### **RIMS Canada Conference – Gateway to Excellence**

September 26 - 29, 2010

Shaw Conference Centre

Edmonton, Alberta