**GENERAL** • **LIFE** • **HEALTH** • **ASSET**

Document Control

Version Control

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| **Approved by:** | **Signature** | **Date Approved** |
| Head Of Operations  *(Document Owner)* |  |  |
| Chairman Board Risk & Compliance Committee |  |  |
| President, Muscco Limited Board |  |  |

Distribution and Storage

* The Plan will be distributed to members of the business continuity team and management.
* A master copy of the document should be maintained by the Head of Operations as a business continuity Manager.
* An electronic copy of this plan should be stored on a secure and accessible website (provide the address on the distribution list) that would allow team member access if MUSCCO servers are down.
* Electronic copies should also be stored on a secure drive for printing on demand.

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| Copy No. | In custody of | Location |
| 1 | CEO – MUSCCO Limited | MUSCCO Building |
| 2 | Head of Operations | MUSCCO Building |
| 3 | DISASTER RECOVERY SITE- SOFT COPY | Area 47 Site Location |
|  |  |  |
|  |  |  |

References and Related Documents:

1. Risk Assessment Report

# 1. EXECUTIVE SUMMARY

## 1.1 Introduction

In the event of a disaster which interferes with MUSCCO’s Limited ability to conduct business from one of its offices, this plan is to be used by the responsible individuals to coordinate the business recovery of their respective areas and/or departments. The plan is designed to contain, or provide reference to, all of the information that might be needed at the time of a business recovery.

It is regarded as a good practice and prudent enough for any business to have considered the possible scenarios which surround any sudden disastrous event which may threaten vital business functions.

Owing to the nature of the business we are engaged in, there is need for a business to have a robust Business Continuity Plan (BCP) for the benefit of employees, stakeholders and customers as well as being a good practice and providing internal control assurance.

The scope of this plan is therefore to provide guidelines that will ensure that the business can recover from catastrophic events.

The Business Continuity Plan (BCP) (hereafter the “Plan”) therefore refers to a series of tasks that may need to be performed by all departments, Business Continuity Team (BCT) during any phase of a potentially disastrous event. A potentially disastrous event (hereafter referred to as a ‘disaster’) is any internal or external event, which may cause an unacceptable interruption in the essential business processes.

**A disaster is defined as any event that renders a business facility inoperable or unusable so that it interferes with the organization’s ability to deliver essential business services.**

**1.2** **Plan Objectives**

The objective of the Business Continuity Plan is to coordinate recovery of critical business functions in managing and supporting the business recovery in the event of a facilities (office building) disruption or disaster. This can include short or long-term disasters or other disruptions, such as fires, floods, earthquakes, explosions, terrorism, extended power interruptions, hazardous chemical spills, and other natural or man-made disasters.

Specific goals of the plan are:

1. To protect human life and ensure the safety of staff in the event of a disaster.
2. Identify the key individuals and functional teams responsible for the specific activities of the restoration while reducing dependence on specific individuals or groups.
3. Document the steps necessary to recover from the loss of critical process functionality, as well as critical facility and infrastructure resources e.g. computer and communications components as well as manual processing materials.
4. The rapid restoration of critical processes and their supporting systems and applications at a recovery site within a reasonable period of time following an event.
5. To lay down a framework through which MUSCCO affiliates and the general public will be informed and advised on the delivery of services during an interruption to normal business operations.

**The priorities in a disaster situation are to:**

* Ensure the safety of employees and visitors in the office buildings. (Responsibility of the Emergency Recovery Team)
* Mitigate threats or limit the damage that threats can cause. (Responsibility of the Emergency Recovery Team)
* Have advanced preparations to ensure that critical business functions can continue.
* Have documented plans and procedures to ensure the quick, effective execution of recovery strategies for critical business functions.

**1.3 Plan assumptions**

**The viability of this Business Continuity Plan is based on the following assumptions:**

1. That a viable and tested IT Disaster Recovery Plan exists and will be put into operation to restore data centre service at a backup site within five to seven days.
2. That the Organization’s Operations department has identified available space for relocation of departments which can be occupied and used normally within two to five days of a facilities emergency.
3. That this plan has been properly maintained and updated as required.
4. That each department has their own Business Continuity Plan.
5. The functions and roles referenced in this plan do not have to previously exist within an organization; they can be assigned to one or more individuals as new responsibilities, or delegated to an external third party if funding for such services can be arranged and allocated.
6. All communication between teams will be via the MUSCCO WhatsApp group, which will be based at MSILIKALI SACCO **Offices (**Area 12 House number, LILONGWE).

## Glossary

|  |  |
| --- | --- |
| **Term** | ***Definition*** |
| Business Continuity Planning | * A process that helps develop a plan document to manage the risks to a business, ensuring that it can operate to the extent required in the event of a crisis/disaster. |
| Business Continuity Plan | * A document containing all of the information required to ensure that CIC is able to resume critical business activities should a crisis/disaster occur. |
| Business Impact Analysis | * The process of gathering information to determine basic recovery requirements for CIC key business activities in the event of a crisis/disaster. |
| Key business activities | * Those activities essential to deliver outputs and achievement of business objectives. |
| Maximum Tolerable Downtime | * The time from which a crisis/disaster is declared to the time that the critical business functions must be fully operational in order to avoid serious financial loss. |
| Resources | * The means that support delivery of an identifiable output and/or result. Resources may be money, physical finances, or most importantly, people. |
| Risk Management | * The process of defining and analysing risks, and then deciding on the appropriate course of action in order to minimize these risks, whilst still achieving business goals. |
| Recovery Point Objective | * The point to which information must be restored to ensure business objectives can be met. It is also a measure of the amount of data a business unit is willing to forsake or lose in the event of a disaster without impairing its ability to restore normalcy or perform critical business operations. |

## Abbreviations

* CMT – Crisis Management Team
* BCM – Business Continuity Manager
* BCT – Business Continuity Team
* CMC – Crisis Management Centre
* EEC- Expatriate Evacuation Committee

# Team Details and Responsibilities

# Business Continuity for MUSCCO Malawi

## MUSCCO CMC contact details

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **#** | **Role** | **Name** | **Job Title** | **Land Phone (ext)** | **Mobile** | **Email** |
|  | Leader | Fumbani Nyangulu | Chief Executive Officer |  | 0888872928 | [fnyangulu@muscco.org](mailto:fnyangulu@muscco.org) |
|  | 1st Alternate CMC Leader | Leroy Banda | Head of Operations |  | 0999863135 | [leroybanda@muscco.org](mailto:leroybanda@muscco.org) |
|  | 2nd Alternate CMC Leader | Marko Nkhoma | Technical Services Manager |  | 0999587076 | [mnkhoma@muscco.org](mailto:mnkhoma@muscco.org) |
|  | Team Member | Anthony Makuluni | Business Regional Coordinator |  | 0999736757 | [amakuluni](mailto:Bardon.Mbera@mwcicinsurancegroup.com)@muscco.org |
|  | Team Member | Salome Hara | Aadministrative Assistant |  | 0993602944 | [shara@muscco.org](mailto:Violet.Upindi@cic.co.ke) |
|  | Team Member | Daniel Imfa | Iinnovations Manager |  | 0999587051 | [dimfa@muscco.org](mailto:dimfa@muscco.org) |

## Team Responsibilities:

## Crisis Management Committee Leader:

The team leader is responsible for overall coordination of all the process continuity activities within the departments.

Specific responsibilities are:

* Asses the Crisis including possible outcomes.
* Notifying and appraising the Board President of the impact of the crisis including the company options.
* Implementing the plan in coordination with the 1st and 2nd CMC leaders
* Continuous reporting to affiliates and public of the situation.
* Managing transition along with other teams;
* Will be responsible for managing the activities pertaining to business continuity for the duration of the disaster until restoration to normalcy within the department.
* Will be responsible for reporting the business specific issues to the Crisis Management Committee

## Crisis Management Committee:

The high level responsibilities of the committees team members include:

* Assisting in evacuation and salvage operations if required by the BCP (Business Continuity Plan) Coordinator;
* Carrying out the instructions provided to them by the CMC leader;
* Assisting in setting up the operations at the business continuity site if required to do so;
* Assisting other team members in their tasks if required to do so by the team leader;

# Business Impact Analysis Results

As part of the Business Continuity process, a Business Impact Analysis was undertaken to assess the impacts of identified risks (*Reference: Risk Assessment Report*) in relation to critical activities and determine basic recovery requirements. Some of the key parameters identified include:

* Critical business activities
* Business Impacts in the event of a disaster

As part of the Business Impact Analysis, Maximum Tolerable Downtime and Recovery Point Objective were assigned to each function. The Maximum Tolerable Downtime is the time from which you declare a crisis/disaster to the time that the critical business functions must be fully operational in order to avoid serious financial loss. Recovery Point Objective is the point to which information must be restored to ensure business objectives can be met.

Below is a summary of the Business Impact Analysis results for Underwriting/Claims Department.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **Process** | **Department** | **Criticality** | **Process Automation** | **Application** | **Maximum Tolerable Downtime (MTD)** | **Recovery Point Objective (RPO)** |
|  | Risk Evaluation | **GENERAL** | **Critical** | Partly system based | Aims | 3 – 6 hrs | **6 hrs** |
|  | Premium determination | **GENERAL** | **Critical** | Partly system based | Aims | 1 – 3 hrs | 3 hrs |
|  | Endorsement /renewal | **GENERAL** | **Critical** | System | Aims | 1hrs | 1 hrs |
|  | Policy Administration | **GENERAL** | **Critical** | System | Aims | 3 – 6 hrs | 6 hrs |
|  | Policy Reviews | **GENERAL** | Important | System | Aims | More than 3 days | 3 days |
|  | Reinsurance | **GENERAL** | Important | Partly system based | Aims | 2 days | 2 days |
|  | Registration and acknowledgement of claims | **GENERAL AND LIFE** | Important | System | AIMS/Manual | 2-4 Hrs. | 6 Hrs |
|  | Processing and approval of claims | **GENERAL AND LIFE** | important | Partly system | AIMS/Case 360/Manual | 2-3 Hrs | 6 Hrs. |
|  | Generate new life business | **LIFE** | important | Excel Sheets | Local Storage | 2days | 2 days |
|  | Renewal of life policies | **LIFE** | important | Excel Sheets | Local Storage | 5days | 1day |
|  | Processing of commissions | **LIFE** | critical | Excel Sheets | Local Storage | 5 days | 1 day |

## Manual Workarounds

Start

Disaster declared?

Continue normal business operations

**No**

**Yes**

Understand the impact of the disaster

Application Recovery Time < MTD

**No**

**Yes**

Wait for restoration of the IT Systems

Recover business operations using alternate manual procedures

End

In case Aims applications are down for more than the processes Maximum Tolerable Downtimes, Underwriting/Claims Department will have to revert to manual workarounds to attain the business objectives. Below are the manual procedures for the automated processes as identified by Underwriting representatives:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Process Name** | **Explain the alternate process** | **Resources required for performing this process or activity using the alternate process** | | |
|  |  | **People** | **Applications / Utilities** | **Other** |
| **Premium Determination** | * **The underwriting manual offers a guide on premiums to be charged.** * **Some products have rates on them, those without, a quotation can be raised on a letterhead.** | **2 skilled** | **MS Word, MS Excel** | **Quotations** |
| **Policy Administration / renewal** | * **Excel/word templates for printing certificates should be developed and approved** * **Policy schedules listed on an excel worksheet.** | **2 Skilled people** | **Excel** | **N/A** |
| **Registration and acknowledgement of claims** | * **Use of excel with claim details** * **email claim numbers to the client** | **2 Skilled people** | **Excel** |  |
| **Processing and approval of claims** | * **Get manual vouchers to be approved,** * **Issue manual cheques** | **1 claims person and 1 finance person** | **None** |  |

***It is important for Underwriting/Claims Department to document, approve and test manual workarounds for adoption in case systems are down for longer than the processes Maximum Tolerable Downtime.***

**Standard Emergency Procedures**

In the event of an emergency the table below outlines some instructions to staff in the event one of these common incidents occurs. However, these instructions are also applicable to other crisis situations not highlighted here:

| **No** | **Incident** | Standard Emergency Procedures | ✓ |
| --- | --- | --- | --- |
|  | **On Discovery of Fire** | * Raise an alarm by breaking the glass of the nearest fire alarm point; * Advise LCMT on location of fire; * Attack the fire with emergency equipment (only if safe to do so); and * If possible, close windows and doors to contain fire. |  |
|  | **If You Hear the Fire Alarm**  **Note:** Managers and supervisors should ensure that staff under their control leave the building promptly, along with any visitors and members of general public in their areas. | * Customer care will be responsible for calling fire services; * Leave the premises by the nearest available exit; * Close all fire doors behind you as you leave the building; and * Report to your warden in charge at the assembly point.  Do NOT  * Shout or run as this can cause panic. * Remain behind to collect personal belongings; and * Re-enter the building after evacuation for any reason. |  |
|  | **Bomb Threat** | * Look out for the unusual or out of place, which might indicate the presence of a bomb; * If a suspicious object or package is found, do not touch or move the suspect object; * Do NOT operate fire alarm; advise customer of location; evacuate the area immediately; and * Do NOT return to the premises until you are told to do so. |  |

**IMPORTANT:**

After any evacuation, report to your designated fire assembly point. Stay there until an accurate head count is taken. The Departmental head will take attendance and assist in the accounting for all the departmental staff.

# Crisis Management Centre (CMC)

The main purpose of the Crisis Management Centre (CMC) the “Command Centre” is for the Crisis Management Team and the Business Continuity Team to have a central location to coordinate response activities. After activation, the LCMT monitors and supports the business continuity efforts of the Business Continuity Teams and serves as a conduit of information to the key CIC stakeholders. A primary and an alternate CMC have been identified.

**Primary CMC Location:**

MUSCCO Offices

MUSCCO HOUSE

( Opposite KIBOKO Hotel )

Mandala Road

Old Town

**LILONGWE**

**Alternate CMC Location:**

Kenyan Embassy/ CIC HQ Nairobi

# Plan Invocation Procedure

## Notification, Invocation and Escalation Procedure

## Business Recovery Phases

In the event of a disastrous event at CIC Malawi building premises, the following are the phases through which recovery of critical processes will be directed either at the primary or alternate site as per the scenarios described below. Depending on the severity of the disaster, it may or may not be necessary to complete all these stages. The alternate recovery facilities (identified during the recovery strategies phase) in an event of a significant disruption on CIC Malawi are summarised in the Appendix

Loss Scenarios



## Phase 1 – Initial Response and Assessment.

This section describes the activities to be undertaken as part of the initial response to the loss of CIC Malawi Office or any other major disruption to the operations of Underwriting.

### Incident Notification

Notification of the incident and the action to be taken will depend on when the disaster strikes.

| Step | Action | Owner | ✓ |
| --- | --- | --- | --- |
|  | **If the incident occurs during working Hours**  In an event one determines or hears of an emergency which might affect business processes they should do the following:   * Contact LCMT Leader who will use Incident Assessment Checklist to capture key information about the emergency to determine the magnitude of the incident. * Remain at reach for further instructions; and  1. If the incident puts the safety of people at risk, an evacuation will be conducted according to the building evacuation procedures to the designated fire assembly areas. 2. The LCMT Leader will have to conduct a head count to ensure that everyone is safe. Full names of anyone not accounted for should be noted down and handed over to emergency personnel on the scene. 3. Escalate the matter to CCMT Leader.   **If the incident occurs outside normal working hours**  The LCMT Leader or alternate will be informed of the incident/disaster that has occurred by either a staff or Business Line Manager:  The LCMT leader will call all the LCMT team members with instructions to meet at the designated assembly point. LCMT leader to also call the LCCMT with information on the crisis.  In the event of a significant incident that could result in the work premises not accessible on the next working day, staff will be contacted by respective team leaders and advised accordingly. When contacted, it is important for staff.   * Wait at home to be contacted with further instructions; * Staff should NOT phone the office – this could block the lines;   Staff should NOT talk to the press and media – refer them to the Communications team leader. | Staff/LCMT |  |
|  | Confirm with the caller whether anyone has been injured during the incident and, if so, make sure that full details are obtained (e.g. name, details of injuries, hospital etc.). | LCMT Leader |  |
|  | Confirm that all individuals displaced by the incident have been accounted for. Liaise with those responsible for taking the 'security register' following an evacuation. | LCMT Leader |  |
|  | Line Manager informs the LCMT Leader (if not the origin of the message) of the incident and they review the assessment together | LCMT Leader / Line Manager |  |
|  | LCMT Leader instructs Damage assessment Team (DAT) leader to begin assessment procedures | LCMT Leader / DAT Leader |  |
|  | DAT Leader directs team to complete assessment procedures below to determine extent of damage and expected recovery time.   * Determine the cause of the emergency; * Determine the area(s) affected and their stability. Determine the need for evacuation of any expatriates and or nationals in the height of exposure. * Determine the status of the physical infrastructure; * Determine inventory and functional status of equipment; * Determine type of damage to equipment and items to be replaced; * Estimate recovery time; and * Report findings to the LCMT Leader. * Escalate to report to the CCMT. | DAT Leader / DAT Team |  |

If the results of the damage assessment indicate that the damage is minimal then the following steps should be followed so as to resume normal working schedules;

| OBJECTIVE | | Return to Work | | |
| --- | --- | --- | --- | --- |
| Step | Action | | Owner | ✓ |
| **Assess Status of Operations** | Assess the operational status of the primary site and prioritize the resumption activities. Provide the CCMT with a report. | | LCMT Leader/ CCMT |  |
| **Schedule Return of Staff** | Communicate to staff members when they will be expected to report back for work and how they will report back- whether in shifts or all at once | | Operations Manager/ LCMT Leader. |  |
| **Notify Stakeholders** | The Communications Team will communicate to appropriate stakeholders to notify them of the return to work. The LCMT will decide on what to be communicated to them. The Communications Team will be responsible for ensuring that this information is readily available and accessible at the CIC premises. | | Communication Team / LCMT Leader |  |
| **Recover WIP, Lost Transactions** | This task will involve determining recovery of any work-in-process or lost transactions from the time the disaster occurred as well as any system reprocessing or “catch-up” processing. Staff will identify missing transactions, if there are any dependencies on other business function tasks, and if there is a specific order in how transactions must be processed. This information will be provided to the LCMT Leader who will assign IT personnel to the recovery tasks as deemed appropriate. Whatever cannot be recovered will be reprocessed from the restoration point. This task will involve referring to the ICT DRP | | LCMT Leader |  |
| **Discontinue Contingency Procedures** | This task is performed if any contingency procedures were performed that need to be halted or transitioned back to normal operations. | | LCMT Leader |  |
| **Prioritize and Process Backlog** | This task is coordinated by the LCMT to identify and prioritize any backlog of work. The LCMT will determine work backlog for various processes based upon the period of inactivity. The LCMT members will facilitate processing of work backlog for the various areas they represent. | | LCMT Leader |  |
| **Debrief and Disband** | This task is performed by the LCMT to debrief and identify any required plan updates. Throughout the management of the recovery, the LCMT should take note of all areas of the plan that require updating. The effectiveness of the plan in managing the incident will form the basis for the debrief agenda. This will ultimately lead to updating the BCP according to the identified misstatements. | | CMT/ LCMT Leader |  |

### Disaster Declaration

| Step | Action | Owner | ✓ |
| --- | --- | --- | --- |
|  | The Corporate Crisis Management Team working with the Local Crisis Management Team will ensure that a formal assessment of the situation is made and will take responsibility for deciding whether to formally declare a disaster. The following activation criterion must have been met:   * Safety of personnel is at stake; * Severe damage to the facility precludes further operation; * The critical systems will be unavailable for more than 72 hours; or * Extent of damage to systems (physical, operational or cost) precludes continued operations.   A declaration of disaster **MUST** address the following:   * Accurate descriptions of the nature and extent of the disaster; * The facilities and/or business functions that are to be closed, including any available information on how long they may stay closed; and * The facilities and/or business functions that are to continue in operation or only be briefly interrupted, including information on how customers shall be able to receive the relevant services. | Crisis Management Team |  |
|  | Once the decision has been taken to declare a disaster, you will be advised:   * To invoke your Business Continuity Plan * Of any other actions required of you | CCMT/LCCMT |  |

### Team Communication

1. If the BCP is activated, the LCMT leader will notify all Team Leaders, and provide details of the event, and state whether relocation/Evacuation is required.
2. Upon notification from the LCMT Leader, the call tree will be activated. Team members are to be informed of all applicable information and prepared to respond and relocate if necessary.
3. The LCMT leader will notify the Alternate Site that a contingency event has been declared and to prepare the facility for CIC’s arrival.
4. The CCMT Leader will receive daily progress reports.

## Phase 2 - Interim Contingencies

Before the decision is made either to return to normal operations, or to fully invoke business recovery plans, short-term measures will be required to maintain an acceptable level of operation for the time-critical processes for Underwriting. The LCMT will prioritise the issues created by the event, and determine the critical issues to deal with. The prioritisation of issues that will be dealt with in the event of a disruption at particular operations area is based on the Maximum Tolerable Downtime for the particular critical processes relating to the area of operations; that were discussed during the Business Impact Analysis phase and summarized on section 3 of this document.

|  |  |  |  |
| --- | --- | --- | --- |
| **Within 72 Hours**  The table below enumerates activities that will be performed during the initial 72 hours after the incident considering the Maximum Tolerable Downtime for the processes: | | | |
| Section | Activity | Activity Owner | ✓ |
| Operations[[1]](#footnote-1) | * Relocate key staff to alternate facility * Set up at the alternate facility * Send non-critical staff home * Liaise with IT to restore backups where necessary. | Operations Manager /HR Team |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Within One Week**  After three days of the outage, the Damage Assessment Team (DAT) will report to the Business Continuity Manager on the expected duration of the outage. If the duration of the outage is determined to last for a week, more contingent measures will be undertaken. The tasks to be completed in this time frame are presented in the table below. These tasks assume that the interruption will last for a week. | | | |
| Section[[2]](#footnote-2) | Activity | Activity Owner | ✓ |
| **Operations** | * DAT Leader to present a damage assessment report to the LCMT highlighting the expected duration of the outage; * The LCMT would direct and approve the purchase and installation of new equipment; * H.R to provide the appropriate counselling for staff that have been affected. | DAT Leader/ LCMT Leader/ HR CMT Member |  |
| **Return to Work**  This activity will be performed if the interruption ends during this phase and includes all of the tasks to be completed to transition business processes back to normal operations.   | OBJECTIVE | | Return to Work | | | | --- | --- | --- | --- | --- | | Step | Action | | Owner | ✓ | | **Assess Status of Operations** | Assess the operational status of the primary site and prioritize the resumption activities. Provide the LCMT with a report. | | LCMT Leader |  | | **Schedule Return of Staff** | Communicate to staff members when they will be expected to report back for work and how they will report back - whether in shifts or all at once. The HR CMT member will liaise with process owners in scheduling staff return to work. | | LCMT Leader / HR CMT member |  | | **Notify Stakeholders** | The Communications Team will communicate to appropriate stakeholders (contact details on appendix D) to notify them of the return to work. The LCMT will decide on what to be communicated. | | Communication Team / LCMT Leader |  | | **Recover WIP, Lost Transactions** | Determine recovery of any work-in-process or lost transactions as well as any system reprocessing. Staff will identify missing transactions, if there are any dependencies on other business function tasks, and if there is a specific order of how transactions must be processed. This information will be provided to the LCMT coordinator who will assign IT personnel to the recovery tasks as deemed appropriate. Whatever cannot be recovered will be reprocessed from the restoration point. This task will involve referring to the IT Disaster Recovery Plan. | | LCMT Leader |  | | **Discontinue Contingency Procedures** | Performed if any contingency procedures were performed that need to be halted or transitioned back to normal operations. | | LCMT Leader |  | | **Prioritize and Process Backlog** | This task is coordinated by the CMT to identify and prioritize any backlog of work based on the period of inactivity. | | LCMT Leader |  | | **Debrief and Disband** | This task is performed by the LCMT to debrief and identify any required plan updates. Throughout the management of the recovery, the LCMT should take note of all areas of the plan that require updating. The effectiveness of the plan in managing the incident will form the basis for the debrief agenda. This will ultimately lead to updating the BCP according to the identified misstatements. | | LCMT Leader |  | | | | |

## Phase 3 – Resource Recovery and Commissioning.

If it has been established that the business interruption caused by the event is going to go beyond one week, Business operation will set up a temporary administrative office at the alternate location –MUSCCO Offices,Lilongwe in order that critical business processes can be resumed. Depending on the extent of the damage and the availability of personnel the CCMT may also provide a further backup team at CIC HQ to assist the staff remotely. This phase will involve inventorying and assembling the critical people, processes, premises, and data that need to be put in place to resume business.

The decision that the event is going to go beyond the short term will have been decided by the CCMT the LCMT leader and then communicated to the LCMT. In this phase, the IT Disaster Recovery Plan will be invoked and Business will plan for resuming operations at a new site or alternate as decided by the CCMT.

Once the IT Recovery procedures have been completed, the LCMT will determine what procedures are required to identify, recover and validate missing data and their vital records requirements. The IT staff will ensure that all of the systems data is valid and will not be able to move to the Business Resumption phase until this has been done.

The process owners will also determine the staffing requirements and assignments and ensure that all of the required resources are set-up and working at the CIC premises. If the event ends and the LCMT notifies the CCMTLeader that operations will resume at the primary site, some or all of the tasks in Phase 4 and Phase 5 will have to be performed.

This section provides details of the activities and resources required to 'recover' the critical business functions of the Underwriting Department following a disruption to operations at CIC Malawi.

| **Step** | **Action** | **Owner** | **✓** |
| --- | --- | --- | --- |
| **Develop Work Schedules** | This task is performed to develop staff work schedules and to determine any travel and accommodation requirements. The Human Resources CMT member will liaise with process owners to develop work schedules for activities to be resumed. | LCMT Leader/ HR CMT member |  |
| **Mobilise Staff** | This task is performed to advise staff of work schedules and to make any necessary adjustments. This will be the responsibility of the process owners. Providing staff with any special travel or accommodation arrangements will also be necessary. | HR CMT member. |  |
| **Assemble Team at MUSCCO Offices** | Make arrangements for the entire LCMT to assemble at Muscco Offices. The LCMT will lay out the plan for resuming normal operations at the alternate site. Transport and security arrangements will be the HR CMT member’s responsibility. | HR CMT member |  |
| **Obtain Off-Site Materials** | Ensure that the materials and vital records are available and contain all the required elements. | LCMT |  |
| **Prepare Seating Plan** | Determine the seating plan based on the staff work schedules developed. | LCMT/ HR CMT member |  |
| **Prepare Interim Directory** | Prepare a compilation of new telephone numbers and extensions for all staff at the new location. This internal directory will be availed to all staff members and appropriate third parties. | HR CMT member |  |
| **System Validation** | This activity will be performed by IT personnel under the supervision of the Underwriting BCT Leader. The activity will be guided by detailed provisions in the IT DRP. | IT LCMT Member/ LCMT Leader |  |

**Minimum Resource Requirement**

1. **Underwriting Minimum Personnel Requirement**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **No** | **Resource / Underwriting** | **Disaster continues for** | | | | | | |
| **1 day** | **2 days** | **7 days** | **10 days** | **20 days** | **30 days** | **Greater than 30 days** |
| 1 | Underwriting Manager | 1 | 1 | 0 | 0 | 1 | 1 | 1 |
| 2 | Assistant Manager | 0 | 0 | 1 | 1 | 0 | 0 | 1 |
| 4 | Medical Underwriters | 1 | 1 | 1 | 1 | 1 | 1 | 2 |
| 5 | Policy Documentation | 0 | 0 | 0 | 0 | 1 | 1 | 2 |
| 6 | Renewals | 0 | 0 | 1 | 1 | 1 | 2 | 2 |
| 7 | Customer Service | 1 | 1 | 1 | 1 | 2 | 2 | 2 |
| 8 | Underwriters | 1 | 1 | 1 | 1 | 2 | 2 | 4 |
|  | **TOTAL** | **4** | **4** | **5** | **5** | **8** | **9** | **14** |

1. **Hardware Requirement**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Resource/ Underwriting** | **Disaster continues for** | | | | | | |
| **1 day** | **2 days** | **7 days** | **10 days** | **20 days** | **30 days** | **Greater than 30 days** |
| 1 | Standard phones | 3 | 3 | 3 | 3 | 3 | 5 | 10 |
| 2 | Photocopier | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 3 | Internet | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 4 | Power Supply | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 5 | PC | 3 | 3 | 3 | 5 | 5 | 5 | 10 |
| 6 | Certificate Printer | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 7 | Printer | 1 | 1 | 2 | 2 | 2 | 2 | 2 |
| 8 | Binding machine | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 9 | Stamp Duty Machine | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 10 | Policy Jackets | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 11 | Shared desks | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 12 | Chairs | 6 | 6 | 7 | 8 | 11 | 12 | 21 |
| 13 | Scanner | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 14 | Stationery | Yes | Yes | Yes | Yes | Yes | Yes | Yes |

1. **Claims Minimum Personnel Requirement**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **No** | **Resource / Asset** | **Disaster continues for** | | | | | | |
| **1 day** | **2 days** | **7 days** | **10 days** | **20 days** | **30 days** | **Greater than 30 days** |
| 1 | Claims Manager/Operational Manager | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 2 | Asst. Manager - Claims | 0 | 0 | 0 | 1 | 1 | 1 | 1 |
| 3 | Claims Analyst | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 4 | Asst. Claims Analyst | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Claims Assistant | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Total | | **2** | **2** | **2** | **3** | **3** | **3** | **4** |

**Note: There will be rotation of members and all the staff will work at a certain point within the 30 days**

1. **Hardware Requirement**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Resource / Asset** | **Disaster continues for** | | | | | | |
| **1 day** | **2 days** | **7 days** | **10 days** | **20 days** | **30 days** | **Greater than 30 days** |
| 1 | Standard Phones | 3 | 3 | 3 | 4 | 4 | 4 | 4 |
| 2 | Photocopier | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 3 | PC /laptop | 2 | 2 | 2 | 3 | 3 | 3 | 3 |
| 4 | Internet | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 5 | Printer | 0 | 1 | 1 | 1 | 2 | 2 | 2 |
| 6 | Desks (shared) | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 7 | Chairs | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 8 | Scanner | 0 | 1 | 1 | 1 | 1 | 1 | 1 |
| 9 | Stationery | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 10 | Power Supply | Yes | Yes | Yes | Yes | Yes | Yes | Yes |

**Succession Planning**

In case any of the staff in the underwriting and claims department is not ‘available’ then the alternate persons listed on the table below would perform their tasks in an ideal organizational structure.

**Underwriting-General department**

|  |  |  |
| --- | --- | --- |
| **No.** | **Job description/Designation** | **Alternate person who can perform his task** |
| 1 | Senior Underwriting Manager | Underwriting Manager – Brokers & Agents |
| 2 | Reinsurance Manager | Reinsurance Officer |
| 4 | Manager - specialty | Underwriter – Specialty |
| 5 | Assistant Manager | Senior Underwriter |
| 7 | Senior Underwriter | Underwriter |
| 8 | Underwriter | Assistant Underwriter |

**Claims-General Department**

|  |  |
| --- | --- |
| **Job description/Designation** | **Alternate person who can perform task** |
| Claims Manager | Asst. Manager Claims |
| Asst. Manager Claims | Claims Analyst |
| Claims Analyst | Asst. Claims Analyst |
| Asst. Claims Analyst | Claims Assistant |

**Underwriting-Life department**

|  |  |  |
| --- | --- | --- |
| **No.** | **Job description/Designation** | **Alternate person who can perform his task** |
| 1 | Senior Underwriting Manager | Underwriting Manager – Brokers & Agents |
| 2 | Reinsurance Manager | Reinsurance Officer |
| 4 | Manager - specialty | Underwriter – Specialty |
| 5 | Assistant Manager | Senior Underwriter |
| 7 | Senior Underwriter | Underwriter |
| 8 | Underwriter | Assistant Underwriter |
| 9 | Assistant underwriter | Underwriting assistant |

**Claims-Life Department**

|  |  |
| --- | --- |
| **Job description/Designation** | **Alternate person who can perform task** |
| Claims Manager | Asst. Manager Claims |
| Asst. Manager Claims | Claims Analyst |
| Claims Analyst | Asst. Claims Analyst |
| Asst. Claims Analyst | Claims Assistant |

**Current status of succession planning**

|  |  |
| --- | --- |
| **Job description/Designation** | **Alternate person who can perform task** |
| Underwriting/claims manager | Business Development Manager |
| Senior Accountant | Assistant accountant. |
| Medical care officer | Medical claims/underwriting officer. |
|  |  |

**Phase 4 – Business Resumption**

At this stage, business operations is ready to resume business using the temporary resources and critical process timetable that were set up in Phase 3. The LCMT will execute the detailed procedures required to resume each business process within business operations.

Business will resume normal operations at the new or alternate premises. The following are the main activities under this phase:

* Staff Orientation
* Establishing Communications
* Start-up of Operations
* Establishing On-going Operation
* Advising clients and distributors

### Staff Orientation

This activity will be performed to ensure that staff working at the alternate premises is provided with the appropriate details and information in order to properly perform their assigned duties.

| Step | Action | Owner | ✓ |
| --- | --- | --- | --- |
| **Monitor Staff Arrival and Registration** | This will ensure that all staff know how to get to the new or alternate facilities, that they receive identification badges, and are provided with appropriate access privileges. The H.R CMT member will coordinate the arrival and orientation of staff at the new location. | LCMT Leader/ HR CMT Member |  |
| **Familiarise Staff with Facilities** | This will ensure that staff familiarize themselves with the facilities at the alternate or new premises such as parking, where supplies are found, where they can go for lunch, etc. This role will be taken up by the Human Resources CMT member. The relocated staff will be taken through a guided tour of the facility. | LCMT Leader/ HR CMT Member |  |
| **Assist with Workstation Set-up** | IT support team will perform this task to assist staff with setting up their PCs at the alternate or new premises so that they can begin working. Since the workstation PCs won’t be set up exactly like the ones at the CIC Malawi, staff will require education as to how to access the applications and information they require to perform their work. For example, shortcuts that existed on their original workstation may not exist on the alternate site workstation and may cause confusion. The respective IT CMT member will be responsible for ensuring that the relocated staff receives all the IT services they require. He will assign responsibilities to IT staff as he deems appropriate. | IT support Team/ IT CMT Member |  |
| **Explain Duties to Staff** | This task will be performed to ensure that all staff are clear on their duties and priorities while working at the new or alternate premises. Possible differences on how staff will perform their duties at the alternate site compared to how things are done at the original site should be documented.  Each BCT member will be responsible for ensuring that staff under his control is adequately guided in understanding their new working environment. | LCMT Leader |  |

### Establish Communications

This activity will be performed in order to ensure that proper internal and external communications protocols are established, communicated, and monitored.

| Step | Action | Owner | ✓ |
| --- | --- | --- | --- |
| **Establish External Communications** | This task will be performed to establish how external communications will function while working at the new or alternate site. Customers and suppliers will be notified how to contact staff at this location (that is, phone numbers, fax numbers and courier address). Major customers and suppliers will be called individually for any message that needs to be communicated to them. Emergency lines will be communicated. | LCMT Leader/ communication team |  |
| **Establish Intra-Departmental Communications** | This task will be performed in order to establish communications within the business functions while operations are running out of the new or alternate premises. This is where the interim directory prepared earlier will be utilised. For example, some staff working at this site will need to contact staff not working at the site for questions or assistance and will require the proper contact details.  The LCMT leader will be responsible for establishing the communication infrastructure that staff will use for communication. He will mobilise IT personnel in setting up communications infrastructure at the new location. The activities required to set up the communication facilities at the alternate site are provided for in the CIC IT DRP. | LCMT leader |  |
| **Monitor On-going Communication** | This task will be performed to monitor the effectiveness of external and internal communications and making the necessary changes for required improvements. The CMT HR member will monitor the effectiveness of internal communications and will have to notify staff of any changes to the communications methods. The Communications Team will monitor external communications and address any challenges faced in customer service operations. | LCMT Leader/ HR CMT member |  |

### Start-up of Operations

This activity will be performed in order to ensure the smooth start-up of operations at the CIC alternate premises.

| Step | Action | Owner | ✓ |
| --- | --- | --- | --- |
| **Establish Audit and Control Measures** | This task will be performed to ensure that appropriate controls are maintained for all business processes during operations at the new or alternate premises.  Internal Audit will evaluate staff duties to ensure proper controls are in place. In the absence of adequate personnel for proper segregation of duties, appropriate compensating controls should be implemented. | LCMT Leader |  |
| **Coordinate between Business Processes** | This will ensure that there is proper coordination and communication between business processes for the start-up of interdependent processes. Since all major processes are represented in the LCMT, a convention of the CMT members will work out a framework for harmonising the operations of all departments. | LCMTLeader |  |
| **Process Backlog** | This will involve processing of any backlog brought about by inactivity. Prioritisation should be exercised in processing work backlog with regard to contractual, legal and regulatory obligations. Each LCMT member will coordinate the processing of backlog for each of the major processes they represent. Staff scheduling should consider the volume of backlog. | LCMT Leader |  |
| **Phase Out Contingency Measures** | This task will be performed to transition the contingency measures into the operations at the new or alternate premises. For example, some contingency measures that included performing certain functions manually (where applicable) should be stopped once systems are up and running and validated at the alternate location. | LCMT Leader |  |
|  | | | |

### On-going Operation

This activity will be performed to ensure that the appropriate mechanisms are established to deal with any problems or issues that arise during operations at the new or alternate premises. This will ensure that efficiency is enhanced and operations go on as expected.

| Step | Action | Owner | ✓ |
| --- | --- | --- | --- |
| **Establish Work Schedules and Staff Rotation** | This will be performed to ensure that staff are working appropriate hours to avoid burnout. The staff rotation should ensure that there is no compromise in the segregation of duties. The HR CMT member will liaise with the LCMT members for appropriate staff scheduling. Staff rotation should however consider the continuity of staff operations. | LCMT Leader |  |
| **Implement Problem Reporting** | This task will be performed in order to have a proper system for reporting and resolving issues and problems while operations are running out of the alternate location. Once established, this problem reporting system has to be communicated to all staff. | LCMT Leader |  |
| **Monitor and Coordinate Operations** | This task will be performed to monitor operations at the Alternate premises to ensure they are running efficiently and effectively. The LCMT members will perform this task and any issues are to be reported to the LCMT Leader. | LCMT Leader |  |
| **Provide Employee Assistance** | This task will be performed to ensure that employees are provided with appropriate employee help. For example, due to the possible change in work hours, some staff may require counselling, transport and meals. | LCMT Leader |  |

### Business Recovery Objectives

Follow the action lists below in order to meet the defined business recovery objectives for Underwriting Department

| Step | Action | Owner | ✓ |
| --- | --- | --- | --- |
|  | Confirm operational readiness of “Interdependent Processes” | LCMT Leader |  |
|  | Verify availability of all necessary applications or utilities | LCMT Leader |  |
|  | Determine information lost and how this can be recreated | LCMT Leader /IT BCT |  |
|  | Advise internal dependent parties of operational readiness | LCMT Leader |  |
|  | Regularly review business recovery objectives and business priorities | LCMT Leader |  |
|  | Identify recovery resources required to meet recovery objectives | LCMT Leader |  |
|  | Communicate any additional resources required to the Local Crisis Management Team | LCMT Leader |  |

## Phase 5 – Return to Normal Operations

Once the permanent resources have been re-established, the business is ready to **move home**. This phase involves transferring all the **people, processes,** **premises, and data** that were established in Phases 3 and 4; back to a new facility or back to the old facility or another permanent location.

The purpose of this phase is to plan and schedule a smooth transition of business operations from the alternate premises to a permanent location in an organised manner. This phase also includes the transitioning of the non-time-critical functions back into normal operations.

### Assessing Position

Ensure that a formal assessment of the current position is made before planning a return to normal operations. The Operations Manager and or Line Manager will obtain from the LCMT Leader as much information as possible about the results of the disruption:

* Will specific business units return to the same space as occupied previously?
* Are all facilities exactly as previously provided?
* Has all new equipment (e.g. hardware) been delivered, configured and tested?
* Precisely when will the building / services / systems / etc. be available for re-occupation? Are there any constraints?

### Planning Recovery

LCMT Leader will prepare an outline plan for returning to normal operation:

* Ensure that LCMT team members and external organizations are notified of the date & time of the move
* Close down services at the Recovery Site once the new location is successfully up and running

### Plan and Schedule Transition

This activity will be performed to plan and schedule the move of staff and operations to the primary site and to begin arranging for the transfer of files and work-in-progress.

| Step | Action | Owner | ✓ |
| --- | --- | --- | --- |
| **Identify Return Date** | Once the Damage Assessment Team has notified the LCMT of when the primary site will be available, the LCMT will identify the date that Business will resume operations at the permanent site. The LCMT Leader will consult with the other BCT members to determine how to coordinate moving processes with interdependencies. | Communication team /LCMT |  |
| **Determine Staff Levels and Hours of Work** | The HR CMT member will, in consultation with the other members of the LCMT, determine the staff requirements and develop an initial work schedule for working at the permanent site. Some members of staff will move to the primary site while some will remain working at the alternate site. Issues regarding staff required, staff work hours and payment for overtime will be addressed, documented and communicated to staff by the HR CMT member. | LCMT Leader /HR CMT Member |  |
| **Notify Staff of Transition** | Staff will be alerted of the transition of operations from the alternate location to the primary site. Staff will be notified of the new schedule and any adjustments required will be determined. If staff will work overtime, adequate notice should be provided to make any special arrangements  The Human Resource CMT member will be responsible for ensuring that all staff are sufficiently informed of the return date and schedule for return to the primary site. | Communication team / LCMT Leader /HR CMT Member |  |
| **Arrange Transfer of Files and Work-in-Progress** | This task will be performed to determine all paper and electronic files that need to be transferred from the alternate site to the primary site and to make appropriate arrangements for the transfer. For electronic data, offsite backups will be taken at the alternate site at cut-off and restored at the primary site. The HR CMT member will make arrangements for the transfer of physical files, disks and equipment. | LCMT Leader |  |
| **Develop Schedule for System Shutdown** | This task will be performed to develop the schedule for the system shutdown at the alternate site. System shutdown details are elaborated in the CIC IT DRP. | LCMT Leader /IT support team |  |
| **Develop Schedule for System Restoration** | This task will be performed to develop a schedule for restoring systems at the primary site and to determine the methods to use for validating the restored data. System restoration is documented in the CIC IT DRP. | LCMT Leader /IT support team. |  |
| **Notify Stakeholders** | This task is performed by the LCMT to identify stakeholders affected by the transition to the primary site and what will be communicated to them. | Communication team / LCMT Leader |  |

### Return to Primary Site

This activity will be performed to properly coordinate the shutdown of operations at the alternate premises and the move of operations to the primary site.

| Step | Action | Owner | ✓ |
| --- | --- | --- | --- |
| **Monitor System Shutdown** | This task will be performed to monitor the completion of processing and shutdown of business operations at the alternate site. It will be the responsibility of the I.C.T CMT Member to ensure that processes are shutdown properly so that there will not be any issues when systems resume at the primary site. System shutdown procedures are provided in the IT DRP. | IT support team |  |
| **Packing, Transferring, Receipt and Unpacking Files, WIP** | This task will be performed to coordinate the packing, transfer and unpacking of all of the work-in-progress and any other required files to and at the primary site. The packing, labelling and unpacking of the required paper files will be overseen by the entire LCMT. | LCMT Leader /All LCMT Members |  |
| **Validate System Restoration** | This task will be performed to validate the data and systems restored at the primary site. Data owners will validate the integrity of data in the restored systems. The LCMT members should monitor all systems to ensure they are working properly and that there are no data issues. | LCMT Leader /IT support team |  |
| **Coordinate Staff Transition** | This task will be performed to coordinate the transition of staff to the primary site. If there are any issues that result in having staff revert back to working at the Alternate premises instead of the primary site, the Human Resource CMT member will notify staff of this change. | LCMT Leader /HR CMT Member |  |

### Resume Operations

This activity will be performed to resume and monitor operations at the primary site including re-establishing customer communication.

| Step | Action | Owner | ✓ |
| --- | --- | --- | --- |
| **Identify Return Date** | Once the Damage Assessment Team has notified the LCMT of when the primary site will be available, the LCMT will identify the date that Business will resume operations at the permanent site. The LCMT Leader will consult with the other LCMT members to determine how to coordinate moving processes with interdependencies. | LCMT/ LCMT Leader |  |
| **Confirm Seating Plan and Phone Numbers** | This task will be performed by the Human Resource CMT member to determine the office layout, seating plan and phone numbers at the primary site and confirm that all systems are functioning. For example, if a fire occurred at the primary site, this may result in business units operating on a different floor or working on the same floor with a different layout. | LCMT Leader /HR CMT Member |  |
| **Familiarise Staff with New Layout** | This task will be performed if there is a significant change in the office layout at the primary location. There may be different locations for printers, supplies etc. which staff will need to know in order to perform their work. | LCMT Leader /HR CMT Member |  |
| **Re-establish Normal Communications** | This task will be performed to re-establish normal internal and external communications and to monitor on-going communications. The HR CMT member will prepare a compilation of new extensions for the new site and distribute it to staff. The Communications Team will notify stakeholders of the relocation and new contact details through the mass media and/or corporate website. | LCMT Leader/HR CMT Member/ Communication team |  |
| **Resume and Monitor Critical Functions** | This task will be performed to monitor that the critical functions are operating effectively at the primary site. | LCMT Leader/LCMT Members |  |

### 

### Processing Backlog

When business operations have resumed to normalcy staff and management should ensure that any backlog is cleared as soon as possible.

| Step | Action | Owner |  |
| --- | --- | --- | --- |
|  | Assess the scale of any backlog | LCMT Leader |  |
|  | Plan how the backlog will be managed and cleared | LCMT Leader |  |

### End of Event

| Step | Action | Owner |  |
| --- | --- | --- | --- |
| **Notify Stakeholders** | Stakeholders will be notified by the Communications Team that operations have resumed at the primary site. The Mass media and/or the CIC website will be utilised for mass communications. | Communication team/LCMT/ LCMT Leader |  |
| **Return to Normal Staffing and Hours** | Staff will be notified of the scheduling back to normal working hours. In addition, the Human Resources CMT member will liaise with the LCMT Leader in determining the policy regarding compensation for time off, overtime pay, and vacations. | LCMT Leader /HR CMT Member |  |
| **Resume Non-Time-Critical Functions** | This task will be performed to schedule and monitor the resumption of the non-time-critical business activities to ensure there is proper transition. All LCMT members will be responsible for specific activities under their control. | All LCMT members |  |
| **Debrief and Disband** | This task will be performed by the LCMT Leader with the entire LCMT to debrief and identify any required plan updates. The team will disband after this task has been completed.  The agenda for the debrief session will be determined by the efficiency of the plan during the recovery exercise. Plan updates will be determined from the discussions on the identified and documented plan weaknesses as identified during recovery. The records that have been maintained throughout the entire process of recovery will be useful to update this Business Continuity Plan. | LCMT Leader |  |

# 6.0 Evacuation Planning.

### 6.1. General

This evacuation plan is designed to cope with those situations that could require an evacuation of expatriate employees and/or their dependents, which removes them from the specific and/or general source of risk or threat.

There are circumstances in which it is obvious that CIC Malawi must consider sending employees and dependents out, such as times of serious terrorist threat, insurrection, or other civil disorder or when a natural disaster or other event poses serious hazard to their safety.

Occasionally, there are other signs of hazard, such as gradual, almost imperceptible decline in services, shortages in goods or services, capital flight, increased government travel restrictions, decreased internal security, and declines in the attitudes of established contacts. The Managing Director should be alert to these changes and continuously evaluate the local conditions for signs of deterioration so that they can consider a gradual and orderly evacuation.

### 6.2. Organization

CIC Group shall within its CCMT have an Expatriate Evacuation Committee (EEC) which will work with the LCMT should the need for evacuation arise.

The purpose of the EEC is to refine, tailor, and coordinate the evacuation plan to ensure that it is functional. The EEC coordinates implementation of the plan.

The EEC shall meet on a semiannual basis to review current events and trends and to assess the next 6-month period. The evacuation plan should be reviewed at these intervals, and minutes of the meetings should be prepared and maintained on file. A deteriorating political climate would indicate more frequent meetings.

**6.3. Preplanning**

• · Employees and their families should register with the Kenyan embassy.

• The EEC should maintain liaison with the Kenyan Embassy

• Evacuation plans should be communicated to employees, and a test of the employee notification system should be conducted periodically.

• The EEC should determine that adequate information and personnel files are available.

• MUSCCO Offices **will serve as the**, local staging for purposes of coordination of the evacuation while the Jomo kenyatta international Airport shall be the destination disembarkement point unless otherwise determined at the point of departure.

* + The primary mode of evacuation shall be by air unless otherwise determined. The EEC shall ensure that CIC has a reliable travel agent who can avail travel tickets at the shortest time possible. In the event of the evacuation members of the LCMT will be requested to assist with transportation to the Airport.
  + The EEC through the MD shall work with other Kenyan companies to create agreement that to assist one another in times of evacuation
  + Immediately it is determined that evacuation shall be required the EEC will circulate the evacuation plan to members of the team for implementation.
  + The EEC shall work with the alternate Local CMT leader and to determine the stability of the country and thereafter advice the CCMT Leader to issue return-to-work instructions when satisfied that the situation is stable enough.

**Rules to be observed**

* + In the event of any emergency, personnel shall be required to stay away from the area of trouble or potential trouble and to advise all other personnel accordingly.
  + During major disturbances, all personnel should be advised to return to their living quarters and to remain there until they receive further advice.
  + No personnel should be allowed unilaterally to attempt either to travel internally or to leave the country without authorization and direction.
  + The success of evacuating personnel is enhanced greatly by having advance warning so that most personnel can be withdrawn by commercial airline. The time required and the procedures necessary to obtain exit visas should be determined.
  + Local laws should be observed at all times unless the situation results in a total breakdown of authority.
  + An evacuation of personnel under hostile conditions from local authorities and/or the general public is usually not advisable. The risk of harm to personnel is greater when trying to move about the country than when maintaining a low profile and staying indoors. Waiting for the situation to stabilize generally is far less risky than traveling about.
  + The decision to evacuate personnel under hostile conditions should be taken only when the risk of staying put becomes greater than the risk of being exposed. These conditions could arise during a period of civil disorder, a military uprising, or outside military intervention. The safety of all personnel and dependents is of the utmost importance. In no case should any action be taken if that action puts the personnel and dependents in more jeopardy than they are in already.

**Evacuation concept.**

**Evacuation guidelines**

#### Phase I-Alert Stage

* + This is a period during which routine collection and assessment of information about local and international events are in progress.
  + Potential staging areas for assembling employees and their dependents should be reviewed and/or selected.
  + The LCMT should meet regularly to review current events and trends. It is important to develop a procedure to deal with rumors that have a tendency to emerge with the onset of any crisis situation. Left unattended, rumors can have a demoralizing effect. The best countermeasures are to have an open line of communication designed to address rumors and a set of clear evacuation instructions.
  + Evacuation priorities should be established and individually assigned. The following categories should be considered:
  + First priority-dependents.
  + Second priority-individuals other than key expatriate employees.
  + Third priority-key expatriate employees.
  + Alternate routes to the international airports, or land borders should be established and checked for Travers ability under emergency conditions.

#### Phase II-Limited Action, Increased Preparation for Evacuation

* + This phase should be initiated when, in the judgment of the CCMT working with the LCMT/EEC, a situation has reached a level of tension or instability that could lead to partial or complete evacuation of expatriate employees and their dependents. The earlier an evacuation decision can be made, the more likely it can be effected in a calm, secure, and less politically sensitive atmosphere.
  + The contents of departure kits (described in the next section) should be examined and reviewed.
  + An inventory of household effects should be prepared in duplicate, one to accompany the employee and his or her dependents and one to be left behind with an appropriate corporate representative. The possibility of having to secure or abandon personal property prior to evacuations should be addressed.
  + Normal work routines should continue; however, certain preparatory actions, such as obtaining required clearances, etc., should be undertaken, if appropriate.

#### Phase III-Evacuation Phase. Final Preparation and/or Evacuation

* + This phase should be initiated when, in the judgment of the LCMT, the situation has deteriorated to the point that the decision to evacuate is imminent or has already been made. At this point, the EEC will arrange for the services and resources necessary to support and coordinate the evacuation process

It is assumed that total withdrawal of personnel will not meet active resistance from the authorities.

**Stand Fast**

* + A special phase could be implemented in the event that evacuation is not considered prudent under certain circumstances, for example, if a coup has occurred. This concept is one in which operations may slow down or even temporarily be suspended. Employees and their dependents would remain in their compound or quarters for an undetermined period of time, awaiting further instructions. Liquids, canned foods, medicines, and staples to support the family for an extended period, should be kept on hand to support such an eventuality, depending on the local situation.
  + Instructions to and between families should be transmitted by whatever means available, depending on the circumstances. However, it is vital that whatever means are employed the Alternate CMT Leader receives positive feedback to ensure that all expatriate employees are in touch and to confirm their daily whereabouts. The employee call tree should always be updated and used in times of increased threat or during actual emergencies.

NB. Upon full evacuation, the expatriate employees will work from the CIC Head Office Nairobi

**Phase IV. Re-Entry phase**

This phase should be initiated when, in the judgment of the CCMT working with the LCMT/EEC, a situation has reached a level of normalcy or stability that could lead to partial or complete re-entry of expatriate employees and their dependents.

NB. At this phase, re-entry should start with senior management, junior staff and finally the dependants of expatriate employees

# Plan Maintenance

## Introduction

Two key elements of the BCP process are testing and maintenance of the recovery procedures and action plans. The LCMT Leader has overall responsibility for the maintenance of the recovery manuals. Output from recovery plan testing activities will provide the majority of the changes to be made. In addition to testing, periodic reviews will be conducted to provide input to the maintenance process

## `Plan Maintenance Strategy

The plan maintenance strategy includes all activities required to keep the recovery plans current, as well as ensure all critical systems and applications have been included in the recovery plans. To accomplish this objective, the plan will be tested, the basis for the plan will be reviewed periodically, and plan maintenance activities integrated into the change management policies for Underwriting and claims. As discussed above, the lessons learned through both planned and real world testing need to be incorporated into the plans.

## Plan Basis Review

This BCP is developed and implemented to ensure the continued availability of critical functions in the event that an extended outage renders the normal processes ineffective. The plans must represent the current business needs and more importantly, reduce the impact of any potential disaster.

**Risk Assessment**

Risk Assessment studies was conducted during the BCP development and assisted in assessing the risk issues relative to the enterprise information technology and operational environments. Periodically, a Risk Assessment should be conducted relative to the building, technology systems, telecommunications systems and operational internal controls.

**Business Impact Analysis**

A Business Impact Analysis (BIA) provides the underlying framework for the BCP.

The BIA involves identifying the impact of service disruptions on the business process. These impacts may be tangible in terms of financial loss (e. g., interest losses, profit losses, extra expense, revenue losses) or intangible in terms of a tarnished image, customer service impacts, loss of market share and competitive advantage, non-compliance with legal or regulatory requirements, etc.

Business Operations **MUST** periodically review the list of prioritized critical business processes, minimum operating requirements and restoration objectives of each critical business process. These factors will then drive the maintenance of a viable recovery strategy for the critical processes, as well as identifying the required technology infrastructure. The BIA must be updated annually to determine the adequacy of strategies, which were based on its results

## Plan Maintenance during the Change Management Process

By fully integrating the maintenance process into the change management processes, Underwritingwill be assured the recovery plans accurately reflect their current systems including:

* Determining the relative recovery priority for the data files associated with all pending applications before they are moved into production. The new application files should then be included in the application file recovery schedule at the appropriate point.

There are several BCP maintenance functions built into the change management process. They include:

* Estimating the change in recovery resource requirements due to new application(s);
* Identifying changes in recovery resource requirements due to changes to the operations and network systems;
* Re-evaluation of the recovery priority of altered business processes;
* Review of procedures related to changed systems and applications;
* Re-evaluation of changes in recovery resource requirements due to new applications.

## Plan Testing and Training

### Introduction

This section describes the testing program for the Business Continuity Plan. Testing the BCP is a critical element of the contingency process as it will identify any deficiencies in the BCP in addition to evaluating the ability of recovery team personnel to implement it.

There are two main objectives for the testing program:

* Validate the recovery strategy and recovery procedures, and
* Familiarize BCT members with the various components of the recovery process prior to its use in an emergency situation.

### Scope

The scope of the test program for the Business Continuity Plan includes all components necessary to meet the two objectives stated above. All components of the Shared Services’ BCP will be tested at least annually. Some information on the types of tests to be completed, and the level of testing required for each type, is provided in subsequent sections of this chapter.

### Testing Strategy

Tests will be scheduled and could range from a simple “dry run” of the Emergency Response process to a complete “hands on” restoration of back-ups as well as working from the alternate site. The purpose is to validate the documented recovery activities and ensure that all testable facets of the BCP have been included. The testing process will be managed by the LCMT Leader.

Prior notice on the test schedule or the individual component to be tested may or may not be given to the staff. Participation of internal or external impartial observers may be organized.

Before each test, the BCP Testing Manager needs to determine the following:

* Component(s) to be tested;
* Test date;
* Requirements of the test (objectives); and
* Administration of the test.

Additionally, the BCP Testing Manager will work to determine the following prior to each test:

* Identify the individuals to be involved with the test.
* Develop and document the test plan including test objectives and test activities; and
* Approximate timing of the test activities.

After each test the following must be completed:

* Coordinate, schedule and conduct a review meeting;
* Summarize and evaluate the test results including “lessons learned” during the exercise,
* Communicate a summary of test results to management; and
* Verify that recovery plan changes, identified during the test; are included in the plan through the maintenance process.

### Types of Tests

This section contains a description of some of the types of tests required to fully validate the BCP. Also provided are the test objectives and guidelines for test frequency, expected results, and follow-up activities.

## 

#### Initial Response Procedures Tests

**Objectives**

The Initial Response procedures tests are intended to verify (and update, if necessary) the accuracy of the plan activation procedures at Operations including:

* The disaster declaration procedures;
* The recovery site command activation procedures;
* Notification procedures for the BCT and other personnel; and
* The LCMT Members Notification List and Staff Contacts List.

**Frequency**

All components of the Initial Response procedures should be tested at least annually. Specific components such as The Staff Contact details, LCMT Member Notification List and notification procedures may require more frequent testing or review.

**Description.**

The four areas listed above could be tested separately if desired. However, there are economies to testing all of them at the same time with a follow-up review/audit of the call lists later during the year. To perform a test of the activation procedures, a “mock disaster” will be declared by the LCMT leader. Immediately following this, the disaster declaration procedures should be invoked.

Upon establishing a command center, the LCMT will begin by executing the notification procedures. The LCMT members should note any problems encountered with the procedures or call lists.

All individuals should record the date and time when contacted and their assigned meeting location as this data will be reviewed in the post-test review meeting to verify the process was completed correctly. After the notification process is completed, the **LCMT** Leader will follow-up with other LCMT members to see that the procedures are updated to reflect the test results.

**Expected Results and Follow-up Activities**

The test should demonstrate that all LCMT members (or their alternates) were contacted. Additionally, a BCP should have been successfully activated. The LCMT leader should collect from LCMT members, any updates for the procedures resulting from the test and see that they are included in the plan documentation.

# 

# Appendices

## Appendix A: Business Continuity Team Details

1. Crisis Management Team

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **#** | **Role** | **Name** | **Job Title** | **Land Phone (ext)** | **Mobile** | **Email** |
|  | LCMT Leader | Robert Murigh | Managing Director | 2652 | 0997488443 | [murigh@cic.co.ke](mailto:murigh@cic.co.ke) |
|  | Alternate LCMT Leader/ LCMT Leader | Kingsley Mulewa | Chief Finance Officer | 2651 | 0888317154 | [Kingsley.mulewa@cic.co.ke](mailto:Kingsley.mulewa@cic.co.ke) |
|  | 2ND Alternate LCMT Leader | Macdonald Wella | PO-Life | 2655 | 0999985466 | [MacDonald.Wella@cic.co.ke](mailto:MacDonald.Wella@cic.co.ke) |
|  | Team Member | Bardon Mbera | Operations Manager-GB | 2653 | 0999958315 | [Bardon.Mbera@mwcicinsurancegroup.com](mailto:Bardon.Mbera@mwcicinsurancegroup.com) |
|  | Team Member | Violet Mlozi | Claims Officer-Life | 2662 | 0999277827 | [Violet.Upindi@cic.co.ke](mailto:Violet.Upindi@cic.co.ke) |
|  | Team Member | Idah Saendah | Receptionist | 2663 | 0888371704 | [Idah.Saenda@mwcicinsurancegroup.com](mailto:Idah.Saenda@mwcicinsurancegroup.com) |

1. Crisis Communications Team

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 1. **#** | **Name** | **Position** | **Role** | **Contacts**  **(office)** | **Contacts**  **(Personal)** | **Email Address** |
| 1 | Robert Murigh | Managing Director | Spokesperson | 2652 | 0997488443 | [murigh@cic.co.ke](mailto:murigh@cic.co.ke) |
| 2 | Macdonald Wella | PO Life | Crisis Communications Team Leader | 2655 | 0999985466 | [MacDonald.Wella@cic.co.ke](mailto:MacDonald.Wella@cic.co.ke) |
| 3 | Kingsley Mulewa | CFO | Alternate Crisis Communications Team Leader | 2651 | 0888317154 | [Kingsley.mulewa@cic.co.ke](mailto:Kingsley.mulewa@cic.co.ke) |

## Appendix B: Employee Call Tree and Next of Kin Details

The table below will be used to document contact details for all Underwriting and claims staff members. The call tree will be based on this document. This will enable communication with employees during a crisis situation.

If an incident occurs, the following are the instructions and details for notifying staff:

* When you are called, call the next person in line and pass on the necessary information.
* If you cannot reach the next person in line, or have to leave a message on the answering machine, call the next person and pass on the necessary information.
* Report that you have not reached the next person in line to the leader.
* Do not break the chain. Make sure that you have passed the necessary information on to someone down the line.
* If you are the last in line, call the leader to report that you have received the necessary information

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Names** | **Job Title** | **Office Ext** | **Cell Phone Contact** | **Next of Kin** | **Relationship** | **Cell Phone Contact** |
|  | Robert Murigh | Managing Director |  | 0997488443 | Peninah Murigih | Spouse | 0722-835532 |
|  | Kingsley Mulewa | Chief Finance Officer |  | 0888317154 | Patience Mulewa | Spouse | 0999307979 |
|  | Macdonald Wella | General Manager-Life |  | 0999985466 | Melia Wella | Spouse | 0991407704 |
|  | Tsilizani Ndau | Accountant-GB |  | 0999980804 | Rita Ndau | Spouse | 0992635683 |
|  | Suzgo Ndlovu | Accountant -Life |  | 0999172325 | Memory Ndlovu | Spouse | 0888405046 |
|  | Cosmas Sagawa | Underwriter |  | 0999651853 | Esther Sagawa | Spouse | 0997434806 |
|  | Bardon Mbera | Ops Manager-  GB |  | 0999958315 | Christina Mbera | Spouse | 0999357411 |
|  | Blessings Gama | Insurance Clerk |  | 0995670981 | Khumbo Gama | Brother | 0995640119 |
|  | Fenwick Mussa | BDO |  | 0999573013 | Matrida Mussa | Sister | 0888121823 |
|  | Charity Msyamboza | BDO |  | 0999661252 | Ulemu Msyamboza | Sister | 0999661251 |
|  | Chinsisi Dzidekha | underwriter |  | 0992304299 | Chipo Chisala | Sister | 0888408156 |
|  | Ivy Chiapala | Accounts Assistant-Cashiering |  | 0999169650 | Goodson Chipala | Spouse | 0999208700 |
|  | Ida Saenda | receptionist |  | 0888371704 | Aggrey Saenda | Brother | 0881069991 |
|  | Tayambanso Namwaza | Claims Analyst |  | 0999171763 | H.Namwaza | Brother | 0999956030 |
|  | Brown Mzama | Drive/Messenger |  | 0998492701 | Lesina Mzama | Spouse | 0993444441 |
|  | Violet Mlozi | Claims Analyst-Life |  | 0999277827 |  |  |  |

## Appendix C: Damage Assessment Team Contact Details

The Damage Assessment Team (DAT) is responsible for the general environment including buildings, services and all environmental issues outside of the computer rooms. This team has responsibility for security, health and safety and for replacement building facilities. The DAT will be responsible for evaluating the damage and identifying equipment which can be salvaged; and provide general control over the disaster area.

Below are contact details for the Damage Assessment Team members:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| # | Name | Position | Contacts  (office) | Contacts  (Personal) | Email Address |
| 1 |  |  |  |  |  |
| 2 |  |  |  |  |  |
| 3 |  |  |  |  |  |
| 4 |  |  |  |  |  |
| 5 |  |  |  |  |  |
| 6 |  |  |  |  |  |
| 7 |  |  |  |  |  |

## Appendix D: Stakeholder Contact List

Key stakeholders who need to be contacted during a disaster include:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **NO** | **COMPANY NAME** | **CONTACT PERSON** | **BUSINESS PHONE NUMBER** | **EMAIL ADDRESS** |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

## Appendix E: Incident Assessment Checklist

How information was received: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date it was received: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Time received: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Location of crisis \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Description of crisis \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Resolution: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Injuries/fatalities: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Threats \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Property damage: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Underwriting damage: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Location: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Emergency services contacted (yes/no): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Utilities impacted (yes/no): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

3rd parties contacted (yes/no) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Media attention \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Length of outage? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

## Appendix F: Alternate Recovery Facilities

Below is a list of alternate locations suggested by Underwriting and claims in the event that CIC Plaza is inaccessible. This list should be updated periodically to enable the Business Continuity Team to accurately plan for probable relocation.

|  |  |  |  |
| --- | --- | --- | --- |
| **No** | **Facility** | **Location** | **Available** |
| 1 | MUSCCO Offices | Lilongwe | To be confirmed |
| 2 |  |  |  |
| 3 |  |  |  |

## Appendix G: List of Trained First Aiders

|  |  |  |  |
| --- | --- | --- | --- |
| **S/No.** | **STAFF NAME** | **DEPARTMENT** | **PHONE NO.** |
| 1 |  |  |  |
| 2 |  |  |  |
| 3 |  |  |  |
| 4 |  |  |  |
| 5 |  |  |  |
| 6 |  |  |  |
| 7 |  |  |  |
| 8 |  |  |  |
| 9 |  |  |  |
| 10 |  |  |  |
| 13 |  |  |  |

## Appendix H: List of Trained Fire Marshals

|  |  |  |  |
| --- | --- | --- | --- |
| **S/NO.** | **STAFF NAME** | **DEPARTMENT** | **PHONE NO.** |
| 1 |  |  |  |
| 2 |  |  |  |
| 3 |  |  |  |
| 4 |  |  |  |
| 5 |  |  |  |
| 6 |  |  |  |
| 7 |  |  |  |
| 8 |  |  |  |
| 9 |  |  |  |

## *Departure Kit*

### Departure Kit

The departure kit is a collection of items that should always be available for use in an emergency situation. The kit should be in two parts: Part 1 consisting of sustenance items and equipment and Part 2 of a packet of vital personal papers and documents and a departure kit checklist. The kit should be checked periodically for completeness and correctness. It should be properly tagged for identification and in a state of complete readiness at the outset of Phase II - Limited Action.

#### Part 1 - Sustenance Items and Equipment

• Without hoarding, maintain a reasonable supply (5-7 days) of food, water, and fuel. If you have a personal or company automobile, be sure it is ready for immediate use. Maintain a full fuel tank and a reasonable supply of spares and other extras as may be necessary. Also, periodically check oil, water, and tires.

• Maintain a family-size first-aid kit and an adequate supply of necessary prescription medicine(s).

• Have a flashlight with fresh batteries and/or candles.

• Keep a supply of matches, preferably waterproof and windproof.

• Keep a small battery-operated shortwave radio with fresh batteries. Monitor the local news media, Voice of America, and the British Broadcasting Company closely, if available, for relevant announcements from the local government or the Kenyan Embassy.

• Have one blanket and/or sleeping bag for each family member.

• Do not carry baggage that exceeds 18 kgs of clothing and personal effects per individual. (This is the allowable weight for Carry-on luggage) Carry the most essential items in a small handbag or carry-on bag in case it becomes necessary to restrict baggage further.

• Pets are frequently not allowed in the emergency evacuation process. Consequently, owners need to be sure that they make appropriate custody arrangements.

• Do not include in the kit firearms or any other weapons or liquor.

• Keep a supply of street and road maps of the metropolitan and rural areas.

#### Part 2-Vital Personal Papers and Documents and a Checklist

• Current passports for all members of the family.

• Sufficient cash in U.S. dollars and traveler's checks should be a regular part of your kit to cover family incidental expenses for at least 3 days of travel. Include sufficient currency in small denominations to take care of incidental expenses while en route to a safe haven.

• Up-to-date International Certificates of Vaccination.

• Current inventory of household effects.

• All host country identification papers.

1. This will be reviewed with business and staff complement growth [↑](#footnote-ref-1)
2. Refer to 5 above [↑](#footnote-ref-2)