

# Business Continuity Planning: A Call to Action for Pest Control Companies

By Gary Shapiro, Senior Vice President of Weisburger Insurance Brokerage

Recently, our Warwick Rhode Island office that serves as a call, policy and client servicing, billing and records retention center was threatened by the worst flooding that the state has seen in over 100 years. As it rained and the rivers swelled, we had to utilize our disaster recovery plan to manage factors such as power considerations, our employees' safety and, at the time the most pressing, the rising water level.

"The worst of the flooding came at month end, when Weisburger could least afford to have people out of the office," said Scott Bell, Senior Vice President, Weisburger Insurance Brokerage, a Division of Program Brokerage Corporation. "I am very proud of our employees, many went above and beyond during this disaster from spending 2–3 hours in transit to get to work for a trip that normally takes 10 minutes, to leaving their own flooding basements, recruiting who they could find to bail water, so they could get to the office and continue to deliver quality service to our clients."

The moral of the Rhode Island flood story is that the potential for a disaster is always present, no matter where your business operates. As a PMP, it is incumbent upon you to ensure that your business is adequately prepared. Regardless of your size, having a plan to fall back on in the time of a disaster is important.

"Without our template on how to manage in a situation where our entire office would be shut down for an unspecified amount of time, things would have gotten much worse for us in Rhode Island," said Scott Bell. "We run everything off our computers; including employee records and telephone numbers, client records, contacts, billing information, and without the proper back-up, we could have been in a world of hurt."

A good place to begin this process is to ask yourself the following questions:

- Can my business survive a hurricane, flood, fire, earthquake, bomb threat or other catastrophic event?
- Will my records and other data be securely stored in the event of an emergency and most importantly can I respond to my clients who will need my services after the disaster?

Pest management companies are not exempt from disasters. Much like any other American business, the list of potential events that can threaten the financial well being of a pest control company can be broken down into three groups: naturally occurring, human-caused and technology caused.

According to FEMA and the Insurance Information Institute, the three most costly catastrophes totaling over 856 million dollars in losses have occurred during the last 20 years, including: Hurricane Katrina in 2005, Hurricane Andrew in 1992 and the September 11th World Trade Center and Pentagon Attacks in 2001.

In the event of a disaster, being caught off-guard can mean more than property loss. Over the last century, natural disasters have caused damage in all 50 states. Possibly the hardest to predict, floods are the most common and widespread natural disaster occurrence, accounting for a large proportion of losses.

Surviving a natural disaster is one thing, but being able to recover in a timely manner is a whole other ballgame. However, while catastrophes hit unexpectedly, that does not mean that you can not plan for them in advance. In fact, it is wise to expect that a disaster will occur in the lifespan of your business so that you can be best prepared to handle any situation that presents itself.

According to the US Bureau of Labor Statistics, 75% of companies without effective business continuity plans fail within three years of a disaster occurring. A business continuity plan (BCP) is not a three ring binder or any other static document; it

is a proven capability to be resilient and recover. A common misconception is that the process of creating a BCP is a one-time execution; when instead, it is an ongoing process that addresses the larger picture by ensuring the continuity of operations for entire business functions.

Implementing a strong risk management program starts with developing mitigation strategies that lessen risk that threatens the health and safety of employees, company assets, operations or the environment. Some example mitigation strategies include: substitution of less hazardous components, minimizing/eliminating single points of dependency and cross-training of personnel.


Once the mitigation strategies are defined, turn your focus to the actual plan itself. Your plan can be designed around four key components:

- Crisis Management—Strategic plan for business, facility and people related issues.
- Emergency Response—Identification, notification and control of emergency events.
- Business Continuity—Operation of critical business functions during recovery from an incident/disaster.
- IT Disaster Recovery—Ensure the recovery of each critical component of the IT infrastructure.

Now that our disaster recovery plan is dusted off and the water has receded in our Rhode Island location, we are using this opportunity to review our processes, update information and review procedures to ensure that they are still relevant.

“We were thankful for the template, but we have learned the most valuable disaster recovery plan is not one that just sits on the shelf, but one that is reviewed annually and updated,” said Bell. “Before year end, we will run a practice drill to ensure our updated plan is viable.”

Whether you are a sole proprietor, small business or large multi-location business, it is important to take the time and plan prior to this type of unexpected event.

For more information on how to best plan for the unforeseen, please contact Weisburger Insurance Brokerage at 800-431-2794, [info@weisburger.com](mailto:info@weisburger.com), or visit our site at [www.weisburger.com](http://www.weisburger.com). Weisburger is the nationally endorsed insurance broker of the National Pest Management Association (NPMA). With over 75 years of experience, our experts are able to review your current coverage and identify ways to best protect your Pest Control business in today’s economically challenging times. 

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## TIPS FOR BUSINESS CONTINUITY SUCCESS:

- 1 Prepare for the Worst**  
i.e. Build a comprehensive plan
- 2 Build an Enterprise-wide Plan**  
i.e. Manual/ Alternate Procedures
- 3 Exercise Your Plan Regularly**  
i.e. Preventative Maintenance/  
Testing Programs
- 4 Put Your People First**  
i.e. Evacuation/ Relocation/  
Off-site Option
- 5 Management Leads the Process**  
i.e. Train Target Groups (Senior  
Management, Key Team  
Members, etc.)
- 6 Update Personnel on Daily Progress**  
i.e. Clear Communication (Morning  
and Nightly Calls to Monitor)
- 7 Review Your Vendor Network**  
i.e. Vendor Readiness/ Secondary  
Suppliers (Contact information  
available)
- 8 Anticipate Communications  
Problems**  
i.e. Plan A, B and C (Email, Cell, Hard  
Copy, etc.)
- 9 Expect the Unexpected**  
i.e. Splitting Critical Functions/  
Resources Between Multiple Sites
- 10 Use Crisis Management To  
Your Advantage!**  
i.e. Operation Will Be Running When  
The Competition Might Not