

Major loss

Alarm guide to preparation
and immediate response

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About Alarm

Alarm is a membership organisation run by Members, for Members. Its purpose is to support risk professionals and those that deal with the management of risk as part of a wider role, within organisations that provide or support our communities and citizens.

Our membership consists of professionals who work for / or support public services, including local authorities, housing associations, fire and police services, universities and government agencies.

For more information about Alarm and membership, please visit the Alarm website: alarm-uk.org. Alternatively contact admin@alarm-uk.org / 0333 123 0007.

Insurance Focus Group

The Insurance Focus Group represents Members working in the insurance sector. Alarm has established this group to provide a forum for dealing with the insurance issues that are particular to public services. The remit of the group includes industry and government lobbying, research papers and production of best practice guidance.

Vericlaim is a leading UK and global loss adjuster that provides clients with support from skilled and experienced professionals. Vericlaim adjusters have many years' experience in managing claims for the UK public sector and are committed to supporting their clients and the wider community through thought leadership and innovation, in partnership with Alarm.



Introduction

As risk professionals we support our organisations in identifying and managing risks that could potentially impact on our ability to deliver services. While we do our best to ensure risk is managed effectively, we live in an uncertain world where there is the potential for a major event to occur. This Guide is intended to be a quick and easy resource for Alarm Members, providing practical guidance on what can be done both pre and post incident to ensure impacts are mitigated. It is written from an insurance perspective and encourages early engagement with insurance partners to ensure that practical, procedural and financial support is accessed effectively.

This Guide has been produced in response to demand from Alarm Members for something simpler and shorter than a full BCP, providing concise practical advice and pointers. It is designed as a reference and a prompt for action and is not a comprehensive guide or an academic paper.

It is important to note that this is not intended to replace an organisation's business continuity plan (BCP). BCPs are critical strategic documents. This Guide is an aide memoire, with accessible, practical advice to complement existing plans.

Firstly, we look at practical steps to take in advance to plan a response to a major incident. Importantly this includes agreeing suppliers' roles in advance to reduce delays and to secure scarce resource.

Secondly, there is a guide to some of the key stakeholders to involve. Some will be obvious, others less so but all should be easily contactable should the worst happen.

Thirdly, we provide practical suggestions for immediate response actions to help mitigate impact and make for a smoother experience during the immediate response and the recovery phases.

Finally, the appendices include templates for information gathering and initial meetings that can be downloaded and adapted as required.

Alarm realises that not all professionals responsible for managing risk or acting as risk advisors are risk managers but for simplicity this term is used throughout the Guide.

The Guide has been produced with collaboration between Alarm and Vericclaim UK Ltd loss adjusters. I would like to thank those involved in its production and hope Alarm Members find it valuable.

Wayne Rigby
Director, Alarm