



HOME OFFICE

BUSINESS AS USUAL

Maximising business resilience to
terrorist bombings

A H A N D B O O K F O R M A N A G E R S



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(Revised February 1999)

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Part 1 Introduction

1 The purpose of this handbook is to show what can be done to help businesses affected by major terrorist bombings in urban areas recover as quickly and effectively as possible.

2 This requires businesses to make contingency plans and to take certain preparatory measures. In doing so, they will need to be aware of how the police, the other emergency services and the local authority will respond to an emergency of that kind.

3 Conversely, the police, the other emergency services and local authorities should understand the needs of business and take them fully into account in their own contingency plans and in the management of the incident.

4 To that end, this handbook provides guidance to assist the public services and the private sector to draw up their own local contingency plans to facilitate business recovery; or to improve plans which already exist.

5 The handbook is, of necessity, written for a wide audience. We are attempting to address every kind of business, large and small, which is likely to be found in city centres. This means that the handbook cannot provide a blueprint for every kind of business. Indeed, there can be no such blueprint. The measures which any particular business will need to take in order to recover from the consequences of a large bomb explosion will depend on the nature and circumstances of that business. Only a person with a sound understanding of the operation of that particular business is in a position to draw up its recovery plans.

6 However, it is possible to offer some general principles to guide businesses in drawing up their plans. That is what this handbook aims to do. It offers a planning checklist of measures which businesses should take before, during and after a major bombing. It describes how such an incident will be handled by the emergency services, so that managers will know what to expect if they are caught up in it. It illustrates the guidance with case studies of some actual incidents. Finally, the handbook points the way to existing sources of further advice and assistance if they are needed.

7 A terrorist bomb is only one of a number of possibly disastrous threats which a business faces nowadays. In many respects a serious fire, flood, or a catastrophic failure of a company's IT infrastructure, may be as damaging to the business as the consequences of a bomb explosion. A Business Continuity Plan should be drafted in such a way as to cover all risks. This is the approach adopted in this handbook. Our aim is to show how such an "all risks" plan can maximise the resilience of businesses to terrorist bombs in urban areas.

8 The guidance in this handbook is derived from extensive discussion with informed people in Central and Local Government, the police and emergency services, commercial and retail businesses and their representative organisations and disaster recovery specialists. To all those who contributed, our thanks.

¹ The following brief accounts of the handling of the Bishopsgate and Manchester bombings are designed to illustrate the circumstances in which business contingency and recovery plans may need to be invoked. They demonstrate, in particular, the importance of co-ordination between the emergency services, the local authority and the business community throughout the recovery period.

Bishopsgate 1993

² On Saturday 24 April 1993, a large goods vehicle was driven into the financial heart of the City of London by two members of the provisional IRA. They stopped the lorry in Bishopsgate opposite the NatWest Tower and as the driver left the cab he switched on the hazard warning lights. This simple action primed a bomb which had the power of 1200kgs TNT equivalent. The two men pulled the hoods of their jackets over their heads and walked quickly away.

³ Within a minute or two, the parked lorry attracted the suspicions of a patrolling police officer and, whilst he was carrying out checks of the vehicle, a bomb threat was received from the IRA. This chain of events led to the detonation of the most powerful terrorist device on mainland Britain. One man was killed in the blast which also caused several millions of pounds worth of damage to valuable City centre property and significant disruption to the business community.

⁴ The terrorist attack in 1993 came almost exactly one year after a similar bomb blast at St. Mary Axe, also in the City of London. The police and local authority response to the Bishopsgate bomb was in a large measure shaped by the experience gained dealing with the previous explosion in St. Mary Axe.

Initial Action

⁵ The first decision to be taken by the senior police officer at the scene was to determine where the cordon was to be established to prevent vehicles and pedestrians being put in danger. This decision was based on a combination of best practice, as agreed with the other emergency services and advice from bomb squad officers.

⁶ The cordon was vast and there were insufficient officers available to police all the roads into the sealed off area and alert people working in buildings within the cordon of the potential danger. The value of planning for this kind of emergency was soon clear, police motorcyclists had ready access to as much plastic barrier tape as they could possibly need to seal off all the roads into the area. Where possible a police officer or a traffic warden was assigned to major roads to keep people out of the cordon.

⁷ The next task facing the police was to warn as many people as possible of the danger. The methods adopted included the use of loudhailers, PA systems fitted to police vehicles, visiting premises and contacting designated keyholders by telephone. The pre-planning undertaken with the business community resulted in almost all premises developing either an evacuation plan or, in consultation with structural surveyors, an internal shelter plan whereby staff assemble in an area of the building safe from the effects of the blast. An example of an internal shelter plan working well may be found in the case of a major international bank located within 20 metres of the bomb. The staff followed their internal shelter plan and assembled in the basement of the building and all emerged shaken but physically unscathed after the explosion.

⁸ Unfortunately, at Bishopsgate, the bomb exploded as police were clearing a larger area and the EOD Team were attempting to find a safe location to work from to make the device safe.

The Recovery Phase

⁹ Following the rescue of those injured in the blast, the next phase of the operation called into action all three emergency services and the local authority working together to achieve three main objectives:

- 1 making the scene safe to work in;
- 2 preserving evidence at what was now a crime scene; and
- 3 helping the business community to resume “business as usual”.



¹⁰ Each of the partners in the operation had a specific role to play in this phase. The police were responsible for co-ordinating all the activities at the scene and managing the cordons. The fire service handled damage control and safety management within the inner cordon. The ambulance service provided a focal point for all medical resources. The local authority co-ordinated the attendance of the utilities to restore vital services. They issued passes which gave occupiers access through police cordons to assess their business needs. They also provided structural surveyors to assess building damage and found temporary accommodation for businesses. The business community often had detailed contingency plans to facilitate their return to normality, for example, alternative premises from which to operate.

¹¹ An hour after the explosion, the first co-ordination meeting was held at which the operational commanders of the emergency services came together to plan the recovery phase of the operation. The co-ordination meetings were held hourly and, depending upon the area of expertise required, were attended by representatives from the utilities and the local authority. It was essential for the police to co-ordinate the activities of the utilities to ensure that services were restored systematically. This task is likely to prove more complex in the future when the number of private enterprises involved increases.

Lessons Learned

¹² Inevitably following an event as devastating as the Bishopsgate bomb, all those involved learn lessons. One of the most important is the need for all premises to have a contingency plan for either “internal” sheltering or “external” evacuation, depending on the advice given by a structural surveyor.

- The lessons for the police centre on their ability to quickly warn members of the public of the potential danger. The City of London police developed a computer system holding details of contact points at each building in the City. Using this system, the area covered by the cordon may be mapped on the computer and details of premises within the cordon are displayed. The advantage of the system is that the occupiers being warned by the police are those in most danger.

- Additionally, in partnership with British Telecom, the City police have introduced a “Pager Alert” system which allows up to the minute security information to be passed to anyone with one of the pagers, within minutes of it being received by the police. At the low-tech end of the scale all police officers in the City have been reissued with a whistle to attract the attention of pedestrians.
- The lessons learned by the emergency services at Bishopsgate and at many other incidents in London have been brought together in a Major Incidents Procedure manual produced by the London Emergency Services Liaison Panel.

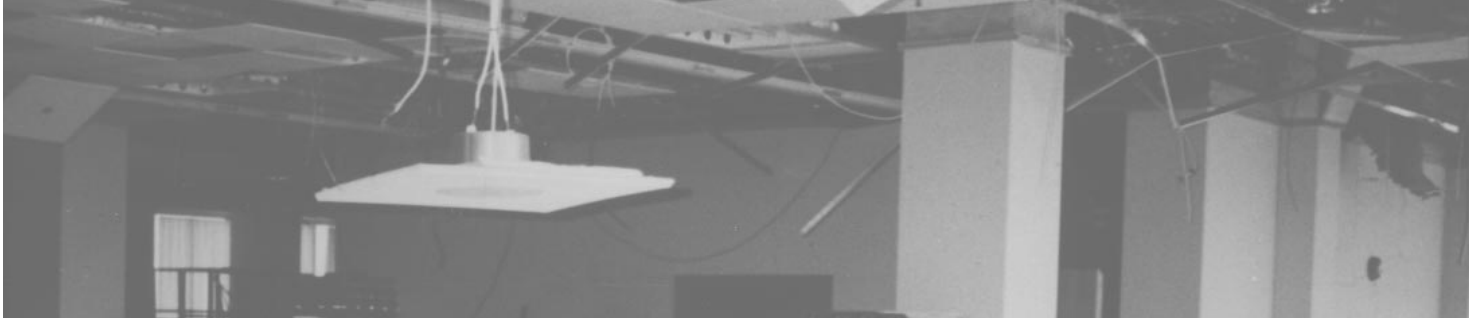
Manchester 1996

¹³ At 11.20 am on Saturday 15 June 1996 a terrorist bomb packed into a cargo van exploded in the heart of Manchester’s busy shopping area. It had the power of 800kgs TNT equivalent.

¹⁴ The first warning of the bomb was received at 9.41 am. Once the vehicle was located the police urgently set about clearing people from the area within a 500 metre radius. The alert was spread by officers on foot, by a helicopter circling the City Centre and by telephone. With the help of the Fire Service and security staff from local businesses the police succeeded in moving about 80,000 people out of the immediate area in one hour and thirty-nine minutes before the explosion occurred.

¹⁵ The Emergency Services and the City Council were on standby for a Euro 96 football tournament match which was to be played in Manchester that weekend, and they reacted quickly to the emergency. While the police were clearing the area the City Council implemented a contingency plan which they had previously developed with the transport authorities. Bus and tram services were terminated at pre-arranged points outside the City Centre so that they could continue to serve their normal routes and cope with the exodus from the City.

¹⁶ When the explosion occurred, 216 people were injured, some suffering serious wounds. The Greater Manchester Fire Service, which deployed over 30 appliances to the scene, rescued more than 30 people



from damaged buildings and rendered first aid to some of the injured. In the immediate aftermath, ad hoc arrangements including police vehicles, taxis, private hire cars and even a tram were used to transport the injured to one of the four hospitals which were receiving casualties. The ambulance service received 1600 calls in the hour following the explosion, and deployed 35 paramedic units and 81 ambulance and support vehicles.

17 The explosion caused severe damage to 373 shops, 47 offices, 28 pubs and cafes, four bank branches and a number of residential premises, all within a radius of 200 metres. Windows were shattered extensively within a half mile radius. The City bus station was destroyed and the railway station damaged. About 100,000 square metres of office and retail space was damaged by the blast. Some 670 businesses were affected. The loss in trade was estimated at £5m on the first day alone. Building insurance claims are likely to reach £400m. Tenants of 50 flats, other residents in the City Centre and guests staying at hotels were evacuated and given temporary accommodation and financial support.

18 The incident was declared a major emergency. The police established three cordons – a wide outer cordon to prevent further traffic entering the City Centre; a second cordon up to 700 metres radius from the seat of the explosion to prevent access to damaged property; and a third cordon around the seat of the explosion. While the police managed the bomb scene the City Council quickly established its control centre under the management of its emergency planning team; sent social workers to support the injured in the hospitals and looked after the accommodation and financial needs of those residents who were unable to return to their homes. The City's considerable works resources were mobilised and police requests for equipment at the scene and at the cordons were quickly met.

19 Within hours of the explosion co-ordination arrangements had been established which proved their worth throughout the coming weeks. Twice a day a local co-ordinating group with representatives from the City Council and senior police officers met to take stock of the situation and establish priorities. At least once each day the police and the Council addressed large gatherings of owners and occupiers of buildings in the affected area. About 5,000 people came to the Town Hall for information, advice and assistance over the weekend. A similar number attended each of the daily meetings

during the following week. A team at the Town Hall worked around the clock staffing a business helpline, giving out information and meeting the need for counselling. The close working relationship which was established at all levels between the police and the City Council made it possible to gain the confidence and support of the business community, as they could see that they were being kept informed and that everything possible was being done by the authorities to reduce the cordons in a structured way and to safeguard their property. Businesses and workers themselves responded in a co-operative spirit.

20 The police and Council press teams quickly established a constructive working relationship with the local and national media. The press appreciated the efforts to keep them informed. More than 25 press releases were issued during the first 5 days and interviews were regularly given by officers of the City Council and by City councillors. For their part, the media were helpful in broadcasting public service information: for example, about access to the City Centre.

21 The police and the City Council made it a priority task to release buildings from the cordon, so that owners could gain access to their premises to assess damage, carry out repairs and re-open for business as soon as possible. But public safety remained the prime consideration as unsafe structures and falling glass presented a considerable hazard. The affected area was divided into zones. Each zone was inspected for structural damage by a team of surveyors operating under the control of the City Architect. As each area was declared safe to enter, Council workers were sent in to clear glass and debris and then owners of premises were allowed in. To guard against looting, a strict pass system was operated. Only those in possession of a pass issued by the Council were allowed through the police checkpoint. This arrangement was advertised in press releases broadcast by the local media.

22 Within the first 48 hours after the blast some 70% of the properties which had initially been cordoned off had been released to their owners. After 6 days only the most severely damaged buildings remained cordoned off. The surrounding damage caused more than 600 vehicles to be stranded in one of the City's car parks for five days. Their release was controlled by the police, on proof of ownership.



23 As time went by, the helpline set up to deal with the immediate consequences of the incident developed into a more substantial and broadly-based team comprising staff from the Town Hall, representatives from agencies such as the City Training and Enterprise Council, Business Link and the Citizens Advice Bureau which were able to provide general advice and practical support to businesses and individuals to help with recovery. Four days later, the Lord Mayor responded to popular sentiment by setting up a special appeal fund to assist those who suffered injury or loss in the explosion. The Lord Mayor's Fund then became the focus of recovery efforts in the short/medium term and has now distributed over £2m to some 700 applicants. The longer term regeneration project is being managed by a specially created Task Force.

24 The City Council has overseen the introduction of a financial support package to assist business recovery and has set up a database of local businesses to help with the targeting of aid. The incident is estimated to have cost the local authority some £5m, quite apart from the cost to businesses and individuals.

Future Action

25 The severity of the bombing highlighted a number of issues:

- Those businesses without a contingency plan need to be encouraged to prepare one. Such a plan should include the issue of whether the staff should evacuate or shelter in secure accommodation within the building (depending upon the nature of the threat and structure of the building and in the light of advice from a structural engineer) and make arrangements for the temporary relocation of the business.
- Local authorities need to address such things as a mechanism for early warning from the police of a potential problem, staff call-out arrangements and rotas, access through police cordons, communications and the re-routing of public transport.
- There is a need for a speedy mechanism to inform businesses and the public of potential problems and give advice on the location and nature of the suspect device.

- Closer working relationships between the local authority, police, businesses and other agencies are essential if the joint response to an incident is to be effective.
- Owners should be allowed access to their premises at the earliest opportunity.
- The introduction of a city centre control room to manage community safety issues; monitor CCTV; manage a pager system which would give warnings and instruction; and access to a loudhailer warning system is required.
- Designing out terrorism as part of the future building planning and development process is desirable in the city.

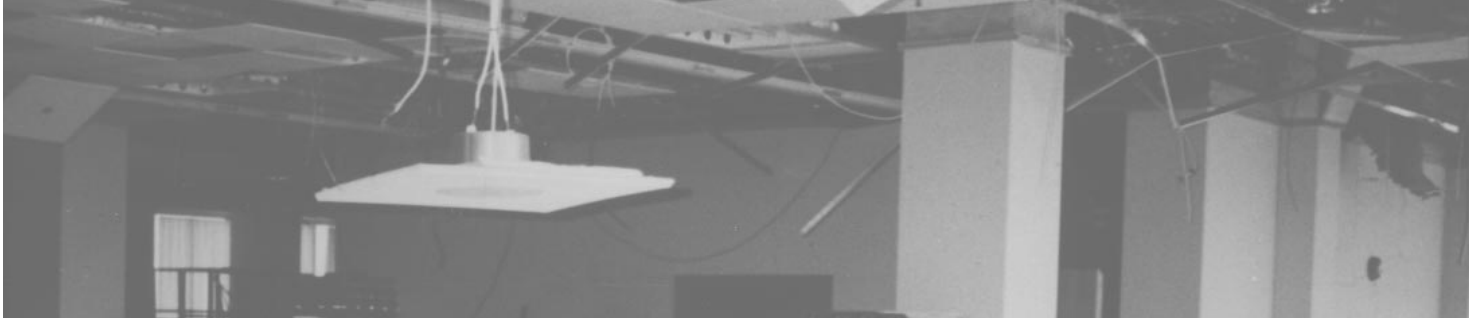
A Manchester Business Perspective: Bombed, but not Beaten

26 The bomb exploded just yards from our main office which is home to almost 600 employees. Thirty-four members of our staff were in the building at the time of the blast, all of whom were injured. The eight-floor office block was extensively damaged when it took the full force of the explosion. As news of the extent of the blast, and of our involvement, became clear, the need for the company's contingency plans to swing fully into action became a top priority.

27 Most large companies have some kind of disaster plan to refer to in an emergency, such as the loss of a major building through natural catastrophic and, indeed, terrorist attacks. Plans can and should be rehearsed and updated time and again, but only a real-life catastrophe incident can put the plans to the full test. In this respect, our experience in dealing with the aftermath of the Manchester bomb has proved to be a valuable learning exercise for all of us involved in the recovery process.

First Steps

28 Our recovery plans began within an hour of the blast with initial contact being made between the company's local and head office managers and our disaster recovery



consultants. Experts from our Group Risk Management, Information Technology and Facilities Management departments arranged to meet local managers and representatives from our disaster recovery consultants early on Sunday morning, within 24 hours of the explosion, at a hotel in Manchester.

29 Throughout Saturday, early contact was made with some of the injured staff, some of whom were detained in hospital with serious injuries caused by flying glass and falling masonry. Contact was also made with the police and emergency services in an effort to build up a more detailed picture of the circumstances of the blast.

30 By the Sunday morning meeting details were becoming clearer. House was extensively damaged and a cordon had been set up around the area of the blast – an area which included our only other Manchester office. Access to either building was to be impossible for some time.

Priorities Identified

31 The priorities for the company were twofold. First, and most importantly, to provide full support to the staff injured in the blast and to contact the hundreds of other staff normally based in House. Second, there was the need to resume normal business as soon as possible.

32 Our main office was the headquarters of the company's engineering subsidiary, as well as a northern region claims, business and operations "centre of excellence" for our general insurance arm. The immediate business requirements were to find alternative accommodation, identify the number of staff required to provide an emergency service to customers, and to restore IT links.

33 Alternative locations were available from a number of sources, including our head office and branch offices in Liverpool and our disaster recovery consultants premises in Warrington. A control group was formed to meet daily during the recovery process and manage the transition between short-term emergency procedures and longer-term recovery.

34 The number of different business requirements meant that no fewer than four separate but parallel recovery plans were put into action but with a number of common issues. These included switchboard messages for customers and staff, communication with Manchester based staff at home, electronic-mail messages across the company's systems and transportation for essential employees to reach emergency locations.

Communications Restored

35 Extensive work by our IT and facilities management staff, supported by British Telecom's disaster recovery units, meant that by Monday morning, less than 48 hours after the explosion, telephone calls to our Manchester office were being diverted and handled in other locations. Computer links meant that we were able to provide a "business as usual" message to our customers.

36 By Tuesday, 150 of our staff were being coached into temporary accommodation in Liverpool while 60 employees from our engineering subsidiary began operating from our recovery consultants premises in Warrington. Amid the strategic recovery plans lay a whole host of operational difficulties to be faced, all needing to be discussed and addressed by the daily control group. These included facilities in alternative premises, postal and catering services, press liaison and of course the ongoing requirement to gain access to..... House.

37 House was so badly damaged that access was denied for some time. Our representatives and loss adjusters were in regular contact with the emergency services and city engineers over such issues as possible demolition, recovery of property and security. It was to be another week before staff could be relocated to our other Manchester office, because of its inclusion in the extensive 'out of bounds' cordon. While access to House was being negotiated detailed property salvage plans were drawn up. Material ranged from important papers to staff belongings, such as handbags. Retrieval of vital IT data was also a priority.



Staff Counselling

38 Over the following days more and more staff were brought back to work in new locations as the level of service to customers was able to reach near-normal condition. Staff usually based in House, especially those in the building at the time of the blast, were offered counselling and support, much of it provided by our own telephone care service company.

39 Although extensively damaged, House could be entered by the end of the first week and salvage operations could begin. Only a limited amount of IT equipment was deemed recoverable and papers were selected by business units in order of priority to be removed, cleaned and passed to relocated staff. It was to be almost a month before full retrieval of property and files could begin in earnest.

40 As short-term priorities changed to medium and long-term plans, the search began for more permanent alternative accommodation.

Lessons Learned

41 The control group and other internal and external bodies involved in the recovery plans have found the Manchester experience as educational as it was challenging. Each catastrophe will present unique difficulties and priorities, especially for a large organisation like ours.

42 Support for staff, the requirement to continue to provide a service and the logistical constraints of physically relocating all need to be balanced with equal commitment. Our experience has proved a great success and a tribute to all those staff involved, not just our staff and external suppliers but also to our customers, who have shown such patience and understanding during a time of difficulty.

43 All aspects of our recovery have been documented and learned from and a number of clear lessons have been identified:

- Ensure plans are in place
- Ensure key data are accessible
- Communication is vital
- Only bring staff in when they can work or help
- Back-up storage
- Operate a clear desk policy
- Control and leadership is essential
- Prioritise and don't be distracted
- Ensure key staff take time off after the initial process
- Expect to learn a lot about your staff

Responding to the Incident Part 3

¹ Your plans will be sounder if they are formed by an understanding of how the police, emergency services and local authority are likely respond to a bomb alert¹.

The Police Role

² The first priority of the police is to move everybody to a place of safety. This may be achieved by external evacuation or internal sheltering:

- External evacuation will be to a safe distance from the suspected bomb. The police will decide on this safe distance in the light of the possible size of the device and the nature of the surroundings. Police reinforcements will be deployed to the area to give advance warning by all available means.
- Internal sheltering may be the safest option where a building contains a properly surveyed “Bomb Shelter Area (BSA)” as described in the Home Office publication *Bombs – Protecting People and Property*. If your building contains a BSA you should let the police know so that they are aware of the option of internal sheltering. The Fire Service should also be informed as they would be responsible for post-explosion search and rescue.

³ As the operation proceeds plastic tape will be stretched across streets to mark the boundary of the initial cordon. Traffic will be diverted away from the area. The police will wish to keep people moving away from the scene, and the cordon. There are three reasons for this:

- To prevent bottlenecks which might impede the evacuation.
- To move people away from any possible secondary device.
- Because bomb debris, and particularly falling glass can be hazardous at considerable distances from an explosion.

⁴ If circumstances permit, before choosing routes within your premises through which to channel large numbers of people, the proposed routes should be searched for a secondary device and the police should confirm that the areas beyond the chosen exits appear safe.

⁵ In case your pre-arranged assembly point is either unsafe or inaccessible because of police cordons, an alternative should be designated. Should staff be unable to reach either, they should be provided with a telephone number through which they can confirm they are safe and out of the premises.

⁶ The police will alert bomb disposal officers, the other emergency services and the local authority. It is the responsibility of the police to co-ordinate all of the support services at the scene. The bomb disposal officers will normally attempt to carry out a controlled explosion using a remotely controlled vehicle. This will result in one or more extremely loud bangs, but should not cause widespread damage.

The Fire Service Role

⁷ The main responsibilities of the Fire Service at the scene are:

- saving life by search and rescue;
- fire fighting and fire prevention;
- rendering humanitarian services;
- salvage and damage control; and
- safety management within the inner cordon.

The Ambulance Service Role

⁸ The main responsibilities of the Ambulance Service are:

- saving life in conjunction with the other services;
- providing care and treatment of those injured at the scene;
- providing sufficient ambulances, medical staff, equipment and resources;
- arranging evacuation of the injured; and
- alerting receiving hospitals.

¹ In line with the purpose of this handbook, this should be taken to mean that the police have received what they judge to be credible warning of a large vehicle bomb.



The Local Authority Role

- 9 The main responsibilities of the local authority are:
- providing support for the emergency services;
 - providing a wide range of support for those affected (including facilities such as catering services and emergency accommodation);
 - providing information to the general public (including help-desks and public meetings);
 - co-ordinating the services of the voluntary sector and other agencies;
 - leading or playing an active part in the recovery and return to normality;
 - assessing structural stability of buildings;
 - maintaining the local authority's normal services at an appropriate level; and
 - providing the expertise and manpower required for the subsequent clear-up operation.

10 One local authority function which is of particular interest to businesses is the inspection of damaged properties (see below).

Action in the Event of an Explosion

11 In the event of an explosion, the following activity will take place immediately:

- The police will search the area for a secondary device before establishing an inner cordon around the scene of the explosion, within the outer cordon.
- The emergency services will establish one Joint Emergency Services Control centre (comprising Police, Fire, Ambulance control vehicles) between the inner and outer cordons.
- The police and bomb disposal team will continue to search the cordoned area.

- A joint Police and Fire Brigade operation to rescue casualties will commence in parallel with the continuing evacuation.

Command Structures

12 Strategic Level (sometimes called Gold).

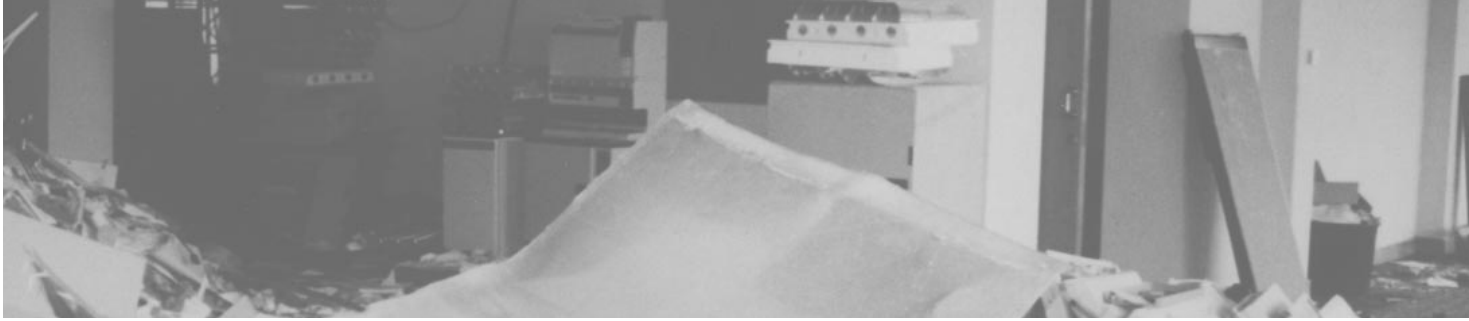
The Strategic Level Commander is in overall charge of each service, responsible for formulating the policy for the incident. Each Commander is in direct control of the resources of their own service, but delegates tactical decisions to their respective Tactical Level Commanders (see below). Each will consult with their opposite number in other services; provide additional resources for the scene and exercise strategic direction from a headquarters operations centre, usually away from the scene of the explosion. The police Strategic Level Commander will usually be a chief officer, who will be in overall command of this incident and will be responsible for the co-ordination of the overall response.

13 **Tactical Level (sometimes called Silver).** The Tactical Level Commander will attend the scene, take charge and be responsible for formulating the tactics to be adopted by their service. The police Tactical Level Commander will usually be of superintendent rank.

14 Operational Level (sometimes known as Bronze).

The Operational Level Commander will control and deploy the resources of their respective services within a defined area, or according to a specified role, implementing the tactics decided by the Tactical Level Commander.

15 A co-ordinating group will normally be established without delay, and certainly within two or three hours of the explosion. The function of this group is to manage the overall response to the incident, harnessing the contributions of each service as effectively as possible. It will meet regularly during the early stages of the response, perhaps twice a day. The group will normally be chaired by the police, and its membership will comprise:



Police

Police Incident Officer (PIO) (Silver)
Senior Investigating Officer (SIO)
Press Officer
Minute taker

Fire

FBA Incident Commander (FIC) (Silver Fire)

Ambulance

Ambulance Incident Officer (AIO) (Silver Medic)
Medical Incident Officer (MIO)

Local Authority

Senior representatives, typically, Chief Executive,
Architect or Engineer

Police Casualty Bureau

¹⁶ In the event of a disaster the role of the police casualty bureau is to provide a central contact point for all those seeking or providing information about persons who might have been involved and to collect data and collate all records. As part of this process the police may send documentation teams to each receiving hospital, the mortuary and the survivor reception centre. The functions of the bureau are:

- a handling enquiries from the general public about relatives and friends who might have been involved;
- b collating details of survivors, their condition and their whereabouts;
- c informing enquirers of the condition and whereabouts of the survivors;
- d confirming areas of evacuation and the location of evacuees;
- e gathering data to assist in the identification of casualties; and
- f compiling a list of persons believed to have been involved who are now missing.

¹⁷ Once the casualty bureau has been established, its telephone number(s) will be publicised through the media, with the public being asked to provide information on persons thought to have been involved in the disaster who have not been accounted for. This information assists the police in their task of identifying casualties and the deceased.

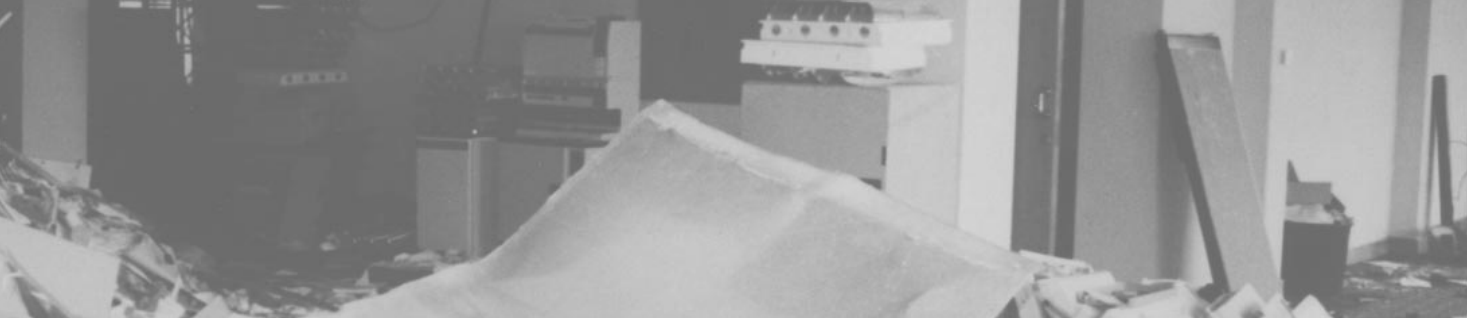
Control of the Immediate Area

¹⁸ Once the area within the cordon has been cleared of people, rescue operations have been completed and the area has been declared safe from any secondary devices, the police will wish to restore as much normality as possible as quickly as they can. This is subject to two constraints:

- The area around the explosion is a crime scene and the police will need to carry out a painstaking investigation to gain material evidence. This is likely to take some time, and during that period, people will be excluded from the area so that vital evidence is not lost.
- Damage caused by the explosion may make the area unsafe to enter. This does not apply merely to buildings themselves. Glass usually represents the greatest hazard because it may continue to fall from tall buildings hours or days after an explosion, and it can travel some considerable horizontal distance in falling. Gas mains may also have been damaged and live electricity cables can be exposed.

¹⁹ The local authority would exercise its powers under the Building Act to remove those imminent dangers which represent a major safety hazard. It may be considered unsafe to allow owners to move in and attempt to deal with their individual properties simultaneously. In such cases, in the interest of public safety, the local authority may engage approved contractors to board up and commence repair work.

²⁰ More serious damage to buildings in close proximity to the blast is likely to result in the issue of Notices formally directing the owner to take remedial action. In such cases the work will be done by the owners and their professional contractors, and depending upon the severity of the damage, could involve demolition and major repairs extending over many months. The local authority will monitor the condition of the building until the terms of the Notice have been discharged.



The Inner Cordon

²¹ An inner cordon may well be in place for a prolonged period. However, the boundaries may be redrawn once the search for evidence has been completed, but the immediate area surrounding the explosion may be out of bounds for days or even weeks before salvage teams are allowed to enter. After a time, the police may, subject to advice from the surveyor, allow a small number of people to enter their premises to undertake some limited salvage operations for a few minutes or hours. A pass system will normally be needed to control access through the cordon. Police and local authority plans should cater for the issue of passes to authorised personnel.

The Outer Cordon

²² The police will aim to keep drawing in the outer cordon so that, at any time, only areas which have yet to be cleared for safety are within it. As premises are progressively freed from the cordon, occupiers will need to be on hand to secure their premises as soon as they are released. Conversely the police, assisted as necessary by the local authority, should ensure that businesses likely to be affected are given sufficient advance notice of the movement of the cordon boundaries. This will be made easier if the name and telephone number of an “on call” representative from each business is held centrally or on key holders cards at the local police division. Business should ensure that this information is regularly updated.

The Business of Planning

1 Put yourself in the position of the owner or manager of one of the businesses caught up in one of the bombings described in Part 2. If it had been your company, would you still have been in business today?

2 Managers are increasingly coming to recognise that disaster recovery planning is an essential function in the management of the business. This is not surprising. Studies have shown that about 80% of companies which do not have a workable recovery plan will fail within one year of suffering a major disaster.

3 Businesses are used to planning against commercial risks – the sudden failure of a critical supplier; an unexpected bad debt; industrial action or the discovery of a serious fault in the product or the process. Techniques of risk management have been developed to mitigate the consequences for the firm. At their simplest level they require an assessment to be made of the **nature of the threat**; the **level of risk** that it will occur, and the **consequence** for the business. These factors are weighed together to determine the investment which is justified in order to mitigate each risk.

4 Planning for other kinds of disasters is a similar process. It too requires each business to identify the **threat**, the **risk**; and the **consequences** for the continued operation of the business. Then, to develop plans to survive the consequences.

5 Disasters can take many forms. Any company can suffer a fire or the effects of a natural disaster. Some businesses are vulnerable to other kinds of risk: fraud; theft; sabotage; failure of utility services; breakdown of IT systems etc. Events of this kind can become disasters if the consequences are sufficiently serious to affect the operation of the business.

6 Fortunately it is not necessary to develop separate plans to deal with every kind of disaster. Focusing on the **consequences** of the disaster rather than its cause reveals that there are usually many common factors. Plans which deal with the consequences rather than the causes will, for the most part, hold good for a range of possible disasters. There are only three caveats:

- First, the nature of each threat does need to be considered, in case there are any special considerations which need to be incorporated in the plan.

- Secondly, the plan should cater for the “worst case” scenario.

- Thirdly, the plan needs to be flexible. Disasters do not unfold according to a predetermined plan.

7 The Home Office handbook *How Resilient is your Business to Disaster?* provides general guidance on business continuity planning using the “all risks” approach.

8 This handbook deals with one particular threat: namely, large terrorist bombs in cities. For many aspects of disaster planning, this threat equates to a “worst case” and so the plans should also cater for other threats. The **nature of that threat** should be apparent from the case studies outlined in Part 2. As for the **risk**, that is more difficult to assess. It cannot be predicted, it cannot be assumed (for statistical purposes) to occur randomly, and it is likely to change over time. The safest assumption is that the risk is sufficiently serious to justify a measure of planning by every business.

9 The consequences resulting from a terrorist bombing such as those in London and Manchester will vary for each individual business. So will the measures that each business needs to take to recover from them. For this reason it is not possible to produce a blueprint recovery plan to cater for businesses of every kind and size. The best we can do is to set out an approach which each business should be able to use to develop a workable plan in the light of its own particular circumstances.

The Approach to Planning

10 Drawing up a business continuity plan requires an investment of resources. The investment should be proportionate to the size and/or complexity of the business. In the case of a small business or a simple operation, the investment might simply comprise of some of the time of the owner or a manager. A larger business might find it necessary to appoint a part-time or full-time Business Continuity manager; to contract with external service providers or to invest in standby premises and facilities. Most businesses seek to minimise expenditure on any investment which does not offer a forecast commercial return. Consequently, planning for emergencies is often overlooked or under-resourced. Experts therefore agree that the first requirement for effective Business Continuity planning is to secure the commitment of management at Board level.



¹¹ The simplest approach to Business Continuity planning is to envisage the disaster unfolding (in the case of this handbook, a bomb explosion) and its effects on your business. Consider three stages in planning:

- The incident stage
- The recovery stage
- The continuity stage

¹² At each stage, ask yourself how the consequences to the business could be mitigated:

- What could have been done in advance (precautionary measures)?
- What could be done after the event (response measures)?

The Incident Stage

¹³ This normally takes place against the background of receipt of a police warning, a general evacuation of the area and (bearing in mind the need to prepare for the worst case) a subsequent devastating explosion. The immediate response comprises:

- Spreading the alert
- Establishing control
- Moving staff and public to a place of safety
- Reporting to headquarters (if appropriate).

Precautionary Measures

¹⁴ The Home Office publication *Bombs – Protecting People and Property* (the other publication included in this package) outlines how businesses can prepare a security plan to ensure basic protective security procedures are in place to meet the threat. More detailed advice is available commercially, but the local police Crime Prevention Officer should be a good source of free, informed and objective advice.

¹⁵ *Bombs – Protecting People and Property* contains information on how businesses can:

- Help prevent suspect vehicles being brought onto their property.
- Design or adapt buildings to reduce the internal risk of injury from explosion (including protective filming of glass and improved glazing; designation of bomb shelter areas and the need for internal communication systems).
- Devise working methods to enable you to account for each member of staff throughout the working day. Whether this is achieved by an attendance register (which must then be retrieved on evacuation), by managers accounting individually for their staff or in some other way will depend on the nature of your business.

¹⁶ The police and local authority should consider setting up a database of contact names and telephone numbers for each business.

Response Measures

¹⁷ Businesses should have in place a contingency plan for dealing with the more likely terrorist incidents that might occur in the UK. These are outlined in *Bombs – Protecting People and Property*. Historically the most significant threats are those posed by vehicle bombs where response measures are designed to preserve lives by responding quickly and effectively to a police warning of a suspect vehicle. Responses to the threat of a vehicle bomb require a well-developed and fully rehearsed internal shelter plan (if using structurally surveyed bomb shelter areas) or an external evacuation plan, implemented under the direction of a security co-ordinator. It must be stressed that Bomb Shelters are ONLY an option, and will not be appropriate in every incident. This depends on a number of factors in the risk assessment. Some buildings, due to their construction, will not have suitable locations for use as Bomb Shelters. Bomb shelters should only be used for staff and not for larger numbers of customers/visitors.

¹⁸ When the threat of a vehicle bomb exists, the police will cordon off the area. External evacuation requires that people put themselves beyond that cordon as quickly as possible. Because it is impossible to predict the location of any suspect vehicle in advance, planning



must take account of the possible need for alternative staff assembly areas, consulting neighbouring properties as appropriate. Following such an incident, staff will need to contact each other for reassurance, mutual support and guidance; therefore, a telephone contact system should be established by each business to begin the initial stages of recovery. Free general advice on contingency planning, including advice on best locations of assembly areas, can often be obtained from your local police.

The Recovery Stage

¹⁹ The recovery stage begins as soon as the consequences of the incident become clear. The plan should encompass the following “worst case” assumptions:

- The business premises had to be evacuated during the course of the working day.
- The premises are severely damaged and access to them will be denied for a period of days, perhaps weeks.

²⁰ These assumptions have the following implications for business recovery prospects:

- Staff may be among the casualties – or, if not, will certainly have been affected to some degree.
- Work in progress will have been disrupted.
- The business will suddenly, and without warning, lose access to all equipment, materials, records, documents, stocks, valuables etc in the premises.
- Unsecured items are likely to be exposed to the effects of the blast and possibly (later) to opportunist crime.
- The business will lose access to communications facilities.
- The sudden loss of power may corrupt computer data.
- Material stored off the premises under “backup” arrangements will be out-of-date depending on the frequency of backup.

- The incident will be widely reported. Your “devastated” business may feature in broadcasts – with serious consequences for customer confidence.

Precautionary Measures

²¹ There are many measures which can be adopted to mitigate these consequences. Some measures will be particularly effective if the circumstances are less than “worst case”.

²² Filming glass along with curtains and blinds (as mentioned above) can significantly reduce the extent of damage (as well as injury) within the building. Consider internal partitions as well as windows.

²³ A “clear desk” policy, with papers stored in cabinets rather than on desks when not in use (particularly at the end of the day) can improve the prospects for salvage and reduce the scattering of papers (including confidential or valuable documents) outside the premises.

²⁴ Covering equipment such as PCs and keyboards when not in use increases the prospect of salvage (glass fragments can render otherwise serviceable equipment unusable).

²⁵ Data should be backed-up regularly, and stored securely at least 1km away (ie outside any police cordon). Do not forget vital paper records and documents (including insurance policies and any contracts with disaster recovery specialists or salvage firms). Remember, too, PC disks and laptop computers containing work in hand.

²⁶ Vital information, such as names and telephone numbers of key staff, should be kept somewhere away from the premises (in another office or at home) where it is readily accessible to the security co-ordinator. Staff should also be aware of what to do in a range of emergency situations; this should include issuing alternative telephone contact numbers to their families to avoid jamming main switchboard numbers.

²⁷ Insurance policies should be reviewed regularly, ensuring that they are up-to-date and that they cover all potential losses to the business (not just capital losses) from all possible causes including terrorism (cover for which may have to be bought specifically)². Asset registers should be carefully maintained and copies stored off the premises.

² It may be possible to secure a reduction in premium in recognition of the existence of effective contingency plans. (For an Insurers’ view of this see Loss Prevention Council Data Sheet (Sec 15) “Protecting Premises Against Terrorist Attack” which is available from the Loss Prevention Council).



Response Measures

28 Each business needs to have an action plan for recovering from the consequences of the incident. It is advisable to task an individual within each organisation with the responsibility of designing and updating the action plan. The plan must have clear objectives.

29 The first step in drawing up the plan is to define its objectives in terms of the critical functions of the business. These are the core functions upon which the survival of the business depends. Where there is a number of such functions, they should be ranked in order of priority according to the consequences which would result from the loss of each function.

30 The next step is to define the precise level of operation to be achieved, post disaster in each functional area. For example: level of output, speed of delivery, quality standards. And a target timescale should be set for restoring each operation to that level. This will reflect an assessment of the minimum requirements in order for the firm to remain in business.

31 Finally, the resources required to achieve these targets should be determined. This should include all relevant resources: premises; staff; finance; supplies; facilities; records; logistics; communications etc.

The Recovery Plan

32 The purpose of the plan is to achieve the specified objectives by bringing the necessary resources into operation within the predetermined timescale.

Co-ordination

33 A small pre-designated team of senior managers (or those having appropriate authority), representing each of the main recovery functions and business areas should be constituted as the co-ordinating group to implement the recovery plan. Each member of the group should be familiar with the plan and have taken part in exercises to test it. Deputies should be nominated where the size of the business allows.

34 In large businesses the co-ordinating group should be able to activate a call-out list of essential staff to form a recovery team (or teams). The call-out list must be updated regularly or must refer to posts for which up-to-date contact data is readily available from other sources.

The recovery team should comprise specialists in each relevant field of the business – facilities, communications, IT, personnel etc. – together with salvage experts if relevant. The recovery team is responsible to the co-ordinating group for restoring business capability in each field of activity in accordance with the action plan. It should have sufficient autonomy to take decisions without constant referral to the co-ordinating group, and be authorised to sanction expenditure up to a predetermined limit. The team should not include people who are affected domestically by the disaster (for example, either by damage to housing or injury to a close family member).

35 The plan should describe the arrangements for alerting each member of the co-ordinating group and the recovery team. It will be necessary to maintain up-to-date call-out lists of key staff and to consider whether to issue them with pagers or mobile phones (the former are likely to be more reliable in a crisis).

Immediate Action

36 With the assistance of the recovery team as necessary, the co-ordinating group should immediately set about:

- establishing a crisis management centre with essential services (food, drink, toilets, emergency funds etc). The plan should identify the location of the centre and establish how it is to be equipped;
- establishing contact with the police/the local authority/other emergency services at Silver (Tactical) and Gold (Strategic) levels.
- Seeing to the immediate welfare needs of staff, ie:
- ensuring that all staff are accounted for;
- making sure that staff are transported safely home;
- contacting families if necessary (in the case of casualties, the dead and missing, the police should be expected to make the first approach);
- making hospital visits if relevant but not during the emergency phase;
- giving early assurances that staff will be properly taken care of and reimbursed for any consequential losses;



- providing care and counselling where needed;
- reporting developments to head office;
- taking immediate actions to preserve vital resources if allowed access to premises;
- dealing with the media and early nomination of a spokesman; and
- assisting the police with the recovery of forensic and documentary evidence.

Re-establishing the Business

³⁷ Once the immediate action has been taken or put in hand, attention must turn to measures to re-establish the business in accordance with the objectives.

³⁸ Remember the four Ps: people, premises, product and purchasers.

People (your staff)

³⁹ The business will need a highly motivated workforce to see it through the crisis, so attentiveness to the needs of staff should be a priority. Recent bombings have shown that firms which overlook the human factor subsequently find it difficult to hold on to their staff.

⁴⁰ The plan should provide for each member of staff to be contacted by telephone as soon as possible, following up the immediate welfare measures listed above. The first call might simply ask them to stand by pending further instructions. In due course you will need to mobilise some or all of your staff. They will need clear instructions about where to go, when, and how to get there. It may be necessary to lay on transport. You must ensure that staff on duty, including the recovery team, are provided with food, drink and the normal facilities at their place of work, and are relieved at the proper intervals.

⁴¹ Employers should offer help to staff who have left personal belongings behind. Arrangements should be made to ensure that all are paid on time notwithstanding the disruption. Overtime may be necessary, and should be budgeted for. Staff may well be stressed by the incident, even if they were not present at the time. So counselling services should be on offer ³.

Under Health and Safety legislation (1992) there is a requirement to train employees on how to react to an emergency.

Premises

⁴² Large businesses with a number of branches may be able to relocate to one or more of their other premises. Some businesses may consider it worthwhile to contract in advance with one of the specialist business continuity firms which guarantee to provide alternative premises (with specified services and facilities) at short notice ⁴. Smaller businesses may be able to reach a reciprocal agreement with others (at some distance) to provide emergency accommodation. The British Council for Offices has established a national network of Business Recovery Property Co-ordinators, who offer a 24-hour service providing details of available property from their databases (see Part 5). The local authority will also assist and may take the lead in co-ordinating this response.

⁴³ Consider the facilities which will be required. Large users of IT may need to have alternative computer suites on standby. Requirements for non-standard supplies (of electricity for example) should be identified in advance. All firms will need telecommunications facilities; businesses may need to discuss their plans with their communications supplier. Telephone requirements should be established in the plan. Bear in mind that experience has shown that firms can be deluged with calls in the days following an explosion: traffic can be twelve times the normal rate and additional staff will almost certainly need to be deployed to cope. Large firms may wish to divert calls to Head Office for a period.

Purchasers (your customers)

⁴⁴ Your customers will be following the news. They may fear the worst about your business's ability to carry on trading. Many will try to get in touch. Others (perhaps more worryingly) may decide to switch their business to a competitor without making contact. It is therefore important that you contact your customers as quickly as possible, naturally giving priority to the most important. The following methods are available:

- Direct phone or fax – larger firms might put a number of staff on to this work. A customer database (regularly updated) will need to be held away from the premises.

³ These will often be provided by the local authority.

⁴ It is advisable to check that the firm is not contracting with other customers in the same area.



- Larger companies may establish a helpdesk to handle enquiries.
- Advertisements in local or national media as appropriate (local radio is particularly fast and effective).
- Giving good, positive interviews to the media and endeavouring to counter any negative reports. Staff should be asked not to give interviews without authorisation, but a management representative should be available to speak to the press. A common line should be agreed for responding to enquiries about the business. Your media spokesperson may wish to liaise with the police before any statement is made.
- Using the (often considerable) resources of trade and representative organisations (including local chambers of commerce) to spread the message on your behalf.
- Consider the use of a pre-plumbed 0800 taped message service.

45 You might not be able to say, straightaway, that it is “business as usual”, but give whatever assurances you can, and offer to keep in touch. The news that you have matters well in hand is better than no news at all.

Product (getting back into production)

46 While you are setting up in alternative premises, sustaining your staff and retaining your customers, there are many other things which you will need to do before you can get back into production. All will be much easier to achieve if they have been carefully thought out in advance. Some tasks common to most businesses are as follows:

- Recovering essential records. This may only be possible if data (in paper and magnetic media) have been conscientiously backed up and kept at a good distance from the premises.
- Recovering details of work in hand. May be more difficult. Consider what could be done to piece the picture together.
- Setting up accounting systems and cost centres.
- Preparing an insurance claim. This will be much quicker and easier if a full record of insurables is

maintained, and a copy is held away from the premises. Make early contact with a nominated loss adjuster. A suggested Claims Handling Chart can be found on page 21.

- Larger firms may be able to call on mutual aid from other branches. Smaller firms might be able to look towards their professional associations for assistance.

The Continuity Stage

47 Having survived the immediate crisis, you need to consider how to re-establish your business in changed circumstances. Most decisions will have to be taken at the time in the light of the prevailing circumstances. But some longer-term issues should be covered in the plan.

48 For example, at some stage you will be permitted to regain access to your original premises, once they are assessed as safe to enter and released by the police. You will immediately be faced with the need to secure the premises. Decisions may have to be made about priorities for salvage of equipment, stock, valuable items, records etc, and of the building itself. To prepare for this, keep a plan of the premises in a secure, distant place.

49 Larger companies may contract in advance with one of the many specialist salvage firms on the market⁵. A plan may need to be made for the removal and redistribution of assets. Any such removals must be properly controlled and documented.

50 Beware. Experience has shown that contractors of various kinds (particularly glaziers) and insurance loss assessors are likely to descend in force in the hope of picking up business in the aftermath of an explosion. Not all such firms are reputable or reliable, and some adopt highly questionable business practices. You should identify reputable contractors in advance, and keep their details with other vital information away from the premises.

51 It is worth checking the conditions of lease of your existing buildings with an emergency in view. For example, would rent be payable even if buildings were unoccupied or unoccupiable?

⁵ As with relocation specialists, check that the chosen firm is not over-committed in your area.

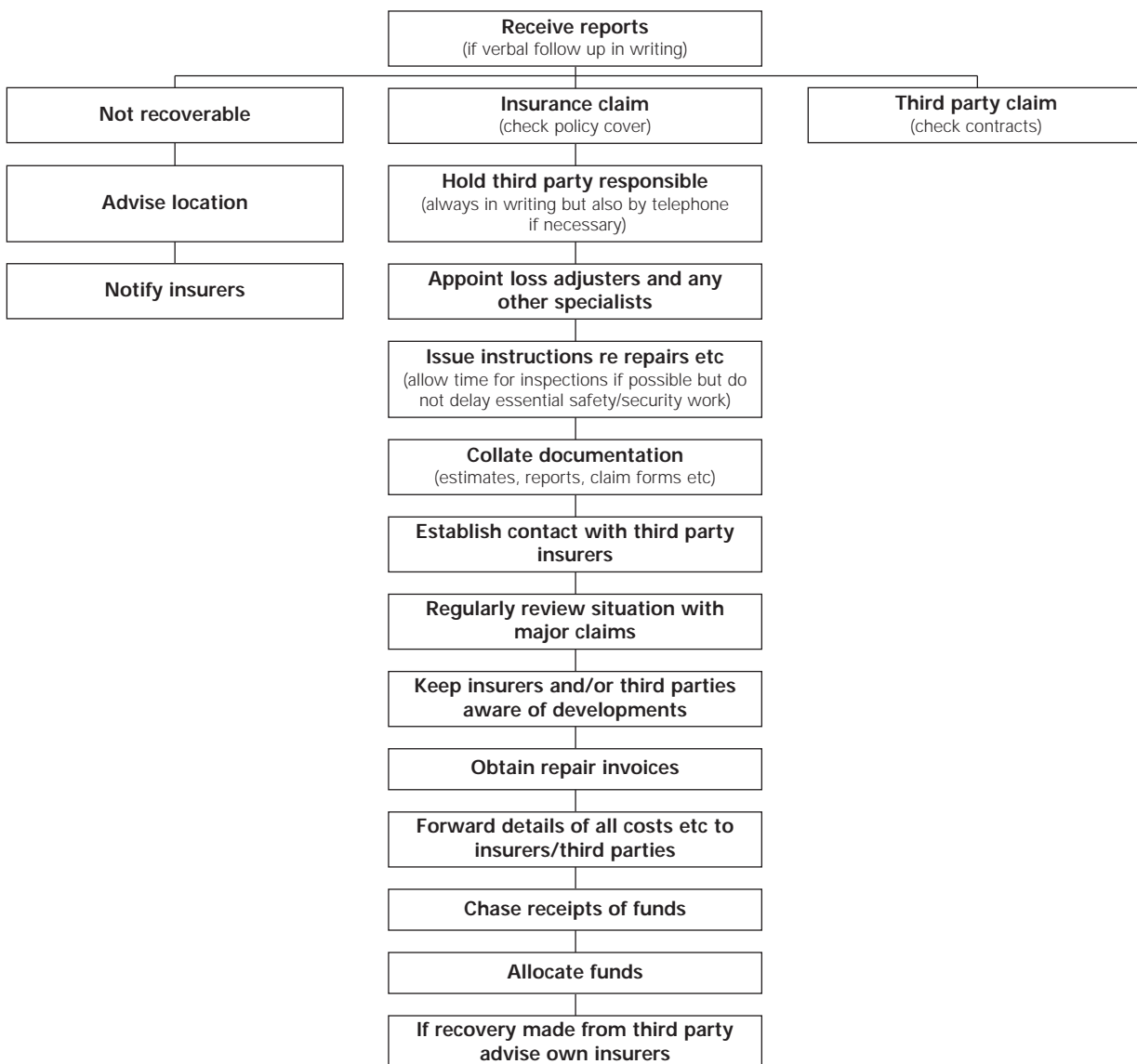


Other Considerations

52 There are many other considerations in your planning process but you may wish to consider the following:

- You may have confidence in your plans, but would your business be in trouble if an important supplier failed in these circumstances? If so, you might wish to check that your suppliers are also resilient to disaster.
- Plans must be kept up-to-date, exercised and tested regularly. Everyone must be familiar with their responsibilities under the plan, otherwise it is unlikely to work in practice.
- Involve your staff, the insurance company’s nominated loss adjuster, your salvage engineer (if appointed) and the local police in drawing up the plan.
- Consider your insurance position (noting that terrorism cover may have to be bought specifically, albeit within the overall scope of property insurance along with your “business interruption cover”).
- Consider the response if out-of-hours as well as during the working day.

Claims Handling Chart – Pre-issue Claim Guidelines to All Locations



Part 5 Sources of Further Information & Advice

Publications

For advice on preventive measures against bombs; searching; evacuation etc.

Bombs – Protecting People and Property. Home Office Communication Directorate.

For advice on business continuity planning generally.

How Resilient is your Business to Disaster? Home Office Communication Directorate.

For advice on dealing with disaster.

Dealing with Disaster 3rd Edition Brodie Publishing Ltd ISBN 185-893-9208

Organisations

British Chambers of Commerce

Manning House
22 Carlisle Place
London SW1P 1JA
Tel: 0171 565 2000 Fax: 0171 565 2049

Association of British Insurers

51 Gresham Street
London EC2
Tel: 0171 600 3333 Fax: 0171 696 8996

Association of Insurance and Risk Managers in Industry and Commerce Ltd (AIRMIC)

6 Lloyds Avenue
London EC3N 3AX
Tel: 0171 480 7610 Fax: 0171 702 3752

British Insurance & Investment Brokers Association

14 Bevis Marks
London EC3A 7NT
Tel: 0171 623 9043 Fax: 0171 626 9676

The British Council for Offices

Shinfield Grange
Cutbush Lane
Shinfield
Reading
Berkshire RG2 9AF
Tel: 0118 988 5505 Fax: 0118 988 5495

The British Council of Shopping Centres

1 Queen Anne's Gate
London SW1H 9BT
Tel: 0171 222 1122 Fax: 0171 222 4440

The British Retail Consortium

69-79 Fulham High Street
London SW6 3JW
Tel: 0171 371 5185 Fax: 0171 371 0529

The Chartered Institute of Loss Adjusters

Manfield House
1 Southampton Street
London WC2R 0LR
Tel: 0171 240 1496 Fax: 0171 836 0340

Emergency Planning College

The Hawkhill
Easingwold
York YO6 3EG
Tel: 01347 821406 Fax: 01347 822575

The Loss Prevention Council

Melrose Avenue
Borehamwood
Hertfordshire WD6 2BJ
Tel: 0181 207 2345 Fax: 0181 207 6305

Survive

The Business Continuity Group
The Chapel
Royal Victoria Patriotic Building
Fitzhugh Grove
London SW18 3SX
Tel: 0181 874 6266 Fax: 0181 874 6446

CT Section

Anti-Terrorist Branch
New Scotland Yard
London SW1H 0BG
Tel: 0171 230 2717 Fax: 0171 230 2245

National Terrorist Crime Prevention Unit

PO Box 849
London SW1P 1XD
Tel: 0171 931 7142

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