
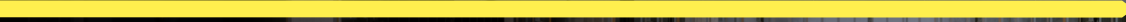


The logo for ServiceMASTER Restore, featuring the word "ServiceMASTER" in a white serif font and "Restore" in a white sans-serif font, both enclosed within a yellow triangle. A registered trademark symbol (®) is located at the bottom right of the triangle.

ServiceMASTER
Restore®

EMERGENCY DISASTER PLANNING GUIDE

A photograph of a city street completely flooded with water. Several cars are partially submerged in the water, and a person is seen wading through the flood. The background shows modern buildings and streetlights. A yellow horizontal bar is positioned above the flood scene, extending from the left edge of the page towards the right.

WATER • FIRE • SMOKE • ODOUR • MOULD • STORM



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INTRODUCTION

Disasters happen, and often with devastating consequences. Developing a clear, proactive plan can help reduce damage, minimize financial losses, and ultimately safeguard employees or occupants, infrastructure, and business continuity.

There are two key learnings in disaster recovery:

1. Many businesses never expect disasters to affect them.
2. Those who plan ahead experience fewer losses and also recover faster when they occur.

Staying prepared for any event is crucial. This guide outlines fundamental principles of business continuity planning, providing a foundational overview to help businesses build resilience against unexpected challenges.



GOALS

A successful business continuity plan aims to:

- Ensure employee or occupant safety before, during, and after an event.
- Minimize business disruptions.
- Limit financial and operational impact.
- Establish alternative operational strategies.
- Resume critical functions quickly.
- Restore services efficiently.
- Assure customers their interests are protected.
- Maintain a positive organizational image.
- Train personnel on emergency procedures.
- Build awareness and preparedness.

PRE-LOSS PLANNING

PLANNING FOR THE UNEXPECTED

Executive Support

Obtaining executive support is the first step in disaster planning. Without it, resources may not be allocated, and implementation may stall. To gain leadership buy-in, present the objectives of a business continuity plan alongside the financial risks of not having one. Emphasizing potential downtime costs, lost revenue, and reputational damage can make a strong case for executive approval.

Planning Committee and Responsibilities

A cross-functional committee should oversee the plan's development and execution. This group should include representatives from various departments to ensure broad input and clear communication from start to finish. Each committee member should be trained based on their assigned responsibilities.

Key roles in the planning process include:

Committee Chairperson

Also known as a Business Continuity Planner or Risk Manager, this role oversees the entire recovery process and must have decision-making authority.

Executive in Charge

This leader maintains accountability for the entire enterprise and is responsible for delegating appropriate authority to the Committee Chairperson.

Risk Professional

Analyzes available insurance products and serves as a liaison between the business and underwriters.

Property Owner

In tenant/building owner situations, the property owner must be involved proactively as they will make all structure-related decisions throughout recovery.

Department Leaders

Representatives from Operations, IT, HR, Communications, Finance, and other key areas help assess department-specific risks.

Purchasing

Ensures that the business can quickly source materials or vendors needed for recovery.

Reviewing Insurance Coverage

Understanding insurance policy details before a disaster strikes prevents surprises during a claim. This includes coverage limits, exclusions, business interruption clauses, and depreciation factors. It is highly recommended that you review these with your agent or broker.

Coordination with Regulating Authorities

Government agencies will likely be involved in emergency response after a catastrophic event like a fire, flood, or hurricane. Your recovery plan should proactively account for their role and involvement.

For fires, coordinate with the local fire department by having an evacuation plan, clearly marked escape routes, and proper hazard placards. Early discussions with fire officials can improve cooperation and ensure they understand your priorities.

In area-wide events, law enforcement may be engaged to establish order, with municipalities, towns, cities and provinces playing roles in recovery. Access to your facility may be delayed without proper identification, so it's crucial that your Committee Chairperson has a strong working relationship with law enforcement and understands local policies.

Know which authority—whether it's the municipal emergency coordinator, local police or fire department, or the mayor's office—serves as your primary contact. In severe situations, provincial emergency management agencies or federal entities like Public Safety Canada may step in. If foul play is suspected, the RCMP or CSIS may lead the response. Since many factors are beyond your control during an emergency, identifying key contacts in advance helps prevent delays.

Capital Asset Inventory

A detailed, up-to-date inventory of equipment and machinery including manufacturer, age, cost, and modifications helps expedite claims and replacement processes. Often omitted from these inventories are items purchased as general expenses rather than capitalized or whose book value has been amortized and is no longer on the ledger. These items still have value to organizations and claims and should be included in the inventory process. This inventory should be updated periodically, recorded, and stored securely off-site.



PRE-LOSS PLANNING (CONTINUED)

Vital Records

Identifying vital records depends on legal requirements, business needs, and customer expectations. While copies often suffice, some originals may be necessary for compliance or legal purposes. Ensuring these documents are protected is a key part of business continuity planning. Critical business records should be backed up and stored securely. If possible, digital files should be backed up daily and physical documents should also be duplicated as required and stored off-site. Without proper documentation, recreating lost records can be difficult and delay recovery.

Business Impact Analysis

A Business Impact Analysis (BIA) helps organizations determine which business functions are most critical and how disruptions would affect revenue, operations, and reputation. Conducted in tandem with accounting teams, a BIA assesses acceptable downtime, sets recovery objectives, and defines temporary operational strategies. For example, if a manufacturing facility faces a shutdown, the BIA would outline how long production can be halted before financial losses become unsustainable.

Hazard Analysis

Conducting a Hazard or Risk Analysis is key to identifying potential loss scenarios across structural, system, and human threats. Each disaster's impact, financial, operational, and reputational, should be assessed including business continuity requirements and customer retention risks. Some risks are more likely based on location, operations, and materials. While predicting every loss is impractical, developing "what-if" scenarios helps prepare for disruptions.

Some scenarios to consider when creating your business continuity plan are: relocation options, facility modifications, emergency power needs, backup systems, and supply chain contingencies. Communication and equipment restoration strategies must also be in place including payroll continuity. For example, if relocation is needed, should it be short-term or long-term? Can the facility be repaired quickly or require major rebuilding? Will systems run on backup power, or is another site needed? Can deliveries be paused or rerouted? How will communication and payroll continue? Should damaged equipment be fixed or replaced?

This analysis will help the committee guide priorities throughout the claims process, minimize business disruption, and retain customers.



RESOURCES

SELECTING A RESTORATION PARTNER

When preparing for a potential disaster, use the pre-loss plan as an opportunity to proactively select a restoration vendor, rather than waiting until after a crisis occurs. By selecting a partner in advance, they can familiarize themselves with your facilities, allowing them to respond quickly and effectively to your specific needs. Think of this restoration team as an extension of your staff, without added overhead.

Service Capability Differences

Restoration vendors vary in their capabilities, and for contingency planners, it's essential to choose one that can handle both small and large-scale projects across a broad service area. Consider the "worst-case" scenario when choosing a vendor. For example, if full-scale contamination occurs at a commercial facility, does the vendor have the resources to manage the building and contents? If the damage is extensive or the workload is too great for a standard vendor, look for one specializing in large-scale commercial restoration services.

Commercial losses present unique challenges compared to residential cases, such as specialized equipment or automated systems. The ideal vendor should be able to adapt to these needs, respond quickly, and manage high-volume work efficiently.

Provider Relationships

It's crucial to remember that the responsibility for selecting the restoration vendor lies with the property owner. While a claims representative may offer advice, the agreement must be between an owner and the vendor. Once selected, the vendor will initiate a contract authorizing the work to begin. This contract is a formal agreement outlining the vendor's services, timelines, and costs. The vendor is accountable to the property owner and must follow their direction.

3 Tips for Selecting the Right Partner

When selecting a restoration vendor prioritize trust, quality, value, and responsiveness. Here's how you can make the right choice:

1. If you have only a few locations nearby, a local vendor may suffice. However, for multiple properties across the country, a national vendor with broader resources is a better fit.
2. Look for a vendor with the right staff, equipment, and experience to handle large commercial losses. Expertise in commercial restoration is vital, as these situations differ greatly from residential ones. Ensure the vendor offers 24/7 availability and has a documented health and safety plan.
3. Review references and make sure they have experience with clients similar to your business. Check response times, service guarantees, and the full scope of their services to ensure they can meet your needs.

PLANNING CHECKLIST

ITEM	DATE	RESPONSIBLE PARTY
Obtained Executive Support		
Planning Committee Assembled		
Insurance Policy Review		
Regulating Authority Contacted		
Municipal		
City		
Provincial		
Federal		
Capital Asset Inventory		
Vital Records Established		
Business Impact Analysis		
Hazard Analysis		
Loss Classification Established		
Plan Written		
Practiced		
Maintained		

POTENTIAL CLAIMS ITEMS

Consult with your accountant regarding potential claim items. They may include the following:

Advertising	Legal Fees
Bad debts	Licenses
Bonuses	Other Taxes
Claim preparation expense	Overtime
Commissions	Postage
Consulting Fees	Payroll Tax
Corporate Charges	Rent
Depreciation	Repairs/Maintenance
Discounts	Sales Department
Dues and subscriptions	Supplies
Engineering services	Telephone
Experimental expenses	Tooling
General administration expenses	Travel
Insurance and benefit cost	Unemployment compensation
Interest	Utilities
Labour	Worker's Compensation

EMERGENCY CONTACTS

VENDOR TYPE	CONTRACTOR/ VENDOR	BUSINESS PHONE	AFTER HOURS PHONE
Architect			
Carpenter			
Computer Service			
Data Recovery Service			
Electrician			
Disaster Restoration & Reconstruction Partner	SERVICEMASTER RESTORE	1-800-RESPOND (1-800-737-7663)	1-800-RESPOND (1-800-737-7663)
Fork Lift Service/Rental			
Freight Service			
Freezer Space			
Hardware			
Janitorial Supplies			
Locksmith			
Pest Control			
Plumber			
Rental Space - Temporary			
Rental Space - Storage			
Rental Space - Work Overflow			
Specialty Item			
Telephone			
Truck, Refrigerated			

HAZARD ANALYSIS

The planning committee should develop a range of prospective loss scenarios.

POSSIBLE DISASTERS	STRUCTURAL THREAT	SYSTEMS THREAT	HUMAN THREAT
Earthquake			
Ice Storm			
Extreme Cold / Blizzard			
Tornado			
Hurricane			
Flood			
Severe Windstorm/ Derencho			
Structural Fire			
Wildfire			
Chemical Spill			
Power Failure			

The planning committee should review potential impacts associated with each disaster scenario such as:

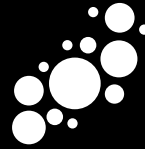
Critical Business Functions	Intangible Impacts
Business Continuation Requirements	Public Opinion
Financial Impact	Investor Confidence
Financial Exposure	Employee Morale
Operational Impact	Employee Confidence
Customer Service	
Quality	
Competitive Advantage	



WATER



FIRE



MOULD



STORM



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