

# **UTAH COUNTIES INDEMNITY POOL BUSINESS CONTINUITY/DISASTER RECOVERY POLICY**

## **SECTION A EFFECTIVE DATE AND FREQUENCY OF REVIEW**

1. The effective date of this policy is June 18, 2020. UCIP has historically utilized a Business Continuity Plan, a Disaster Recovery Plan and other plans to prepare for and deal with Events that would disrupt normal operations. This policy condenses those prior plans into one Policy for efficiency and continuity of procedures to be implemented in preparation for and at the time of a Disruptive Event.
2. This policy should be reviewed annually, but not less than every five years by the Board of Directors.
3. This policy should also be reviewed at any time that changes to laws or rules governing the appropriate disaster response or business continuity actions are amended or recommendations are made by the UCIP CEO or CFO, which would require review and update to this policy.
4. Failure to review this policy in the frequency stated shall not nullify, void, limit or waive this policy or any action taken under this policy.
5. This policy is considered to be amended at the time any new federal or state law becomes effective which conflicts with this policy, but only to the extent necessary to come into compliance with new law.

## **SECTION B PURPOSE**

1. The purpose of this policy is to identify actions to taken before, during and after a Disruptive Event in order to:
  - a. Ensure the safety of UCIP employees;
  - b. Continue to provide quality claims management and risk management services to the Members with as little disruption as possible;
  - c. Protect assets belonging to UCIP;
  - d. Protect security of data;
  - e. Reduce legal liability to UCIP;
  - f. Minimize potential economic loss to UCIP; and

- g. Provide an orderly and timely process for recovering critical operations that is in compliance with Federal, State and local regulations and guidelines.

### **SECTION C AUTHORITY**

1. The Board has authority to adopt this policy under the UCIP Interlocal Agreement.

### **SECTION D APPLICABILITY AND SCOPE**

1. This policy is applicable to all UCIP employees and operations.
2. The Board authorizes the Event Leader to make reasonable exceptions to standard procedures outlined in other Board Policies to effectively manage a Disruptive Event.

### **SECTION E DEFINITIONS**

1. Board: the Board of Directors of the Utah Counties Indemnity Pool.
2. CEO: the Chief Executive Officer of the Utah Counties Indemnity Pool.
3. CFO: the Chief Financial Officer of the Utah Counties Indemnity Pool.
4. Disruptive Event or Event: an event that would disrupt the normal operations of UCIP or would otherwise disrupt UCIP's ability to provide services to Members.
5. Event Leader: means the individual leading operations during a disruption from an Event based on the chain of command described in this Policy.
6. Pool: the Utah Counties Indemnity Pool.
7. UAC: the Utah Association of Counties.
8. UCIP: the Utah Counties Indemnity Pool.

### **SECTION F POLICY STATEMENTS**

1. The services provided by UCIP are essential to the protection of Member assets and operations, and are therefore considered essential to the public safety, health and welfare of the public.
2. It is imperative UCIP maintain and be prepared to implement a Business Continuity/Disaster Recovery Policy with the information and procedures that would be required to continue mission critical services at a minimum during any Event, and to restore, as quickly as possible, normal operations when an Event does disrupt the provision of service.

3. UCIP's business environment is heavily dependent upon communications, networking and other computer related technologies. UCIP's ability to maintain communications of some type between staff, Members, and certain key vendors/service providers is necessary to daily business activities and is a high priority of this Policy.
4. UCIP's communications requirements consist of telephone, data transmissions, e-mail, and internet access. UCIP's claims management data is managed and stored utilizing an internet accessible remote system which has its own Disaster Plan and redundant systems. UCIP's Website and Member exposure data is stored at a remote server with its own back-up and redundancy. UCIP's email is redundantly accessible at a remote location via the internet and is not dependent on the local server. UCIP's administrative, financial, governance and loss control data are stored on site at UCIP offices and are backed up daily on a redundant local system with the backup drive rotated out weekly and stored at a remote location.
5. A backup or secondary physical location for operations when the primary UCIP office location is not accessible is not necessary as all mission critical operations can be completed remotely from any location with internet access.
6. The Board recognizes that responding to and continuing operations during or after a Disruptive Event may require ignoring or straying from standard procedures outlined in other Board Policies.

## **SECTION G PROCEDURES AND RESPONSIBILITIES**

1. **Pre-Disruption Event**
  - a. The CEO and CFO should consider remote access capabilities when reviewing and updating all policies and procedures. Wherever possible, operational procedures, particularly mission critical procedures, should be designed to be accessible remotely.
  - b. The CEO should assure staff have access to remote access equipment, programs and applications sufficient to conduct mission critical procedures remotely during an Event.
  - c. The CEO should make recommendation regarding backup access to internet and telecommunication services if those services are interrupted at the UCIP office.
  - d. The CEO and CFO should consider implementing backup manual processes and procedures for mission critical procedures that could be utilized in the event of failure of internet and telecommunication services.
  - e. The CFO should assure the critical contact information attached as appendices to this Policy are maintained with up to date information and are readily accessible to appropriate staff.
  - f. The CEO should assure staff receives regular training on this policy.

## 2. **During Disruption Event**

- a. The chain of command during an Event will be as follows:
  - (i) The CEO shall lead all operations during an Event.
  - (ii) If the CEO is unable to lead during an Event, the CFO shall lead.
  - (iii) If both the CEO and CFO are unable to lead during an Event, the Claims Manager shall lead.
  - (iv) If all management staff of UCIP are unable to lead during an Event, the Board Chair or his/her designee shall lead.
- b. The first priority is to assure the safety of staff and others, and that continued operations will not create unreasonable risk of injury.
- c. If the Disruptive Event requires reporting to public safety or health authorities, the Event Leader will assure such report is made as quickly as possible. If the Disruptive Event involves the UCIP offices, the Event Leader should report the Event to UAC, if they are unaware of the Event. The Event Leader will coordinate with UAC on repairs to UAC building or services.
- d. The Event Leader will contact all staff to review responsibilities and procedures during the disruption.
- e. The Event Leader will assess the extent of the disruption through contact with staff, service providers and Members.
- f. If the Event causes disruption of internet or other telecommunication services, the Event Leader shall as soon as practical assure staff has access to essential internet and telecommunication services.
- g. The Event Leader shall provide notice to Board of the Disruptive Event as soon as practicable, with an assessment of the disruption of service to Members, any modifications to normal procedures during the disruption which Members will need to take, and an estimate of when UCIP will resume normal operations. The Event Leader should provide regular updates depending on the length of the disruption.
- h. The Event Leader shall provide notice to Members of any change in procedures for claims reporting, claims processing, accounting, ongoing communications or training.
- i. The Event Leader shall as soon as practical assure staff has access to data on the UCIP server.

- j. The Event Leader shall coordinate reporting any injuries to staff to UCIP's workers compensation carrier.
- k. The Event Leader should coordinate responding to media and public requests for information.
- l. During the period of disruption, the Event Leader should consider preparations for resuming normal operations as quickly and efficiently as possible.

**3. Resuming Normal Operations**

- a. Before moving to resume normal operations, the CEO should assure that doing so will not create unreasonable risk of injury or otherwise cause safety concerns for staff.
- b. The CEO should provide advance notice to staff of plans to return to UCIP offices and/or normal work hours and operations.
- c. The CEO should report to Board and Members on resumption of normal operations.
- d. The CEO shall coordinate reporting of covered losses to property to UCIP and reinsurers if applicable.
- e. Once normal operations have resumed, the CEO and CFO should review this Business Continuity/Disaster Recovery Policy in consideration of the efficiency of the Policy during the Event.

**SECTION H REVISION HISTORY**

- 1. Adopted: June 18, 2020

**SECTION I APPENDICES**

- 1. Board and staff contact listing.
- 2. Vendor/Service Provider contact listing.
- 3. Emergency contacts listing.
- 4. Checklists.