



ZURICH®



Planning for and dealing with major incidents

Contents

What is a crisis?	2
<i>Hannah Clark</i> <i>Head of Charities and Social Organisations, Zurich Insurance</i>	
Don't put off today what you may need tomorrow	3
<i>David Mills</i> <i>Editor, Guardian Voluntary Sector Network</i>	
Crisis management: whose responsibility?	4
<i>Sarah Pearson</i> <i>Senior Strategic Risk Consultant, Zurich Insurance</i>	
Drawing up a crisis management plan checklist	7
<i>Sarah Pearson</i> <i>Senior Strategic Risk Consultant, Zurich Insurance</i>	
What lies ahead: key threats	8
<i>Gareth Jones</i> <i>Freelance Journalist</i>	
Start as you mean to go on	11
<i>Martin Farrell</i> <i>Founder and Director, Get2thepoint</i>	
Accidents happen	13
<i>National Trust</i>	
Communicating your way out of a crisis	14
<i>Genevieve Edwards</i> <i>Founder, Tap Communications</i>	
Moving on from a crisis	16
<i>Peter Davy</i> <i>Freelance Journalist</i>	
Useful contacts	17

What is a crisis?



A crisis is any incident that adversely impacts a charity, its beneficiaries or its stakeholders. Defined by unpredictability, the forms they take are as unique as the organisations they affect while the areas most likely to be impacted are those which have a critical role to play, such as Information Communication Technologies, human resources and logistics.

Zurich Insurance provides insurance and risk management solutions to all sizes and types of charities and voluntary organisations. Our long-term support of the sector has earned us a deep understanding of the challenges and risks organisations may face. We have tailored this guide to meet

those realities, using industry experts to provide guidance that aims to help charities understand how to protect themselves from a crisis and how to respond when one occurs.

The risk landscape is changing. The challenging economic climate has left funding increasingly unstable. We've seen how 24 hour news and social media can turn simple misunderstandings into reputation crushers that take months, even years to repair. Our increasing reliance on technology means an ICT glitch can bear huge costs and threaten sensitive information.

There is a bright side. Managing new risks and preparing for a crisis can sharpen our ability to think critically and can prevent an organisation from slipping into complacency. If well managed, a crisis might even be a welcome opportunity for a charity to restate its aims and purpose. Cuts to public sector services mean charity services have never been more important or in demand. Reduced funding has resulted in great innovation and new ideas, while technological advances and social networking allow good news to travel faster and further.

An ill-managed crisis can destabilise a charity whatever its size, structure or offering. Fortunately, effective crisis management is neither costly nor frightening to develop and is possible with any level of resource. This guide will help charities keep their eyes on the horizon and adopt a 'living' approach to crisis management, evolving with the times and accounting for their organisation's own unique strengths and challenges.

Ultimately, this is about serving beneficiaries well and increasing sustainability. Think about how they would be adversely affected by an interruption in services, and it's easy to see why all organisations should be developing their capacity for resilience and effective response.

If you would like to get in touch with any feedback on this guide, please contact me at hannah.clark@uk.zurich.com.

Hannah Clark
Head of Charities and Social Organisations
Zurich Insurance



Don't put off today what you may need tomorrow

Charity leaders tell us that, on a day-to-day basis, they are under more pressure than ever. Demand for their organisation's services is increasing while generating income, whether through fundraising or trading, is tough.

In this context, looking ahead to ensure that your organisation can deal with one-off challenges, such as incidents which disrupt services, can seem like a problem for another day.

Yet charities – and those they serve – can ill afford the disruption that a major incident can bring. Loss of capacity, even for a relatively short period, could have catastrophic consequences, both for service users and an organisation's reputation or ability to generate income.

That's why we're delighted to be working with Zurich Insurance to produce this guide for charities on how to deal with major incidents. This guide is the first in the series and we hope that you'll find it a useful tool in considering how your organisation can increase its resilience and awareness of risk. These guides are part of a multi-platform partnership between the Guardian Voluntary Sector Network and Zurich Insurance, which also includes a combination of online content and offline events.

If you would like to let us know how you have tackled some of the issues we deal with in this guide, or have any other comments, please get in touch with me at david.mills@guardian.co.uk.

Best wishes

David Mills
Editor
Guardian Voluntary Sector Network

Crisis management: whose responsibility?

Knowing who has authority during times of crises is vital if incidents are to be properly managed and controlled, advises Sarah Pearson.

Preparedness, clarity and continuity of action can make or break an organisation that finds itself in crisis. Having a robust crisis management plan, also known as an incident management plan, allows a charity of any size to act quickly, respond effectively and maintain composure, turning tough situations into moments of resilience and learning.

The main purpose of a crisis management plan is to define key roles and responsibilities for staff, trustees and other stakeholders in the event of trouble. It should outline how an organisation will react to any significant crisis event from initial report through to incident escalation, resolution and follow up. It should focus on four key areas:

1

Confirming the nature and extent of the incident

2

Taking control of the situation

3

Containing the incident

4

Communicating with relevant stakeholders

Creating a crisis management team

A clearly structured response team, comprised of individuals who represent the core areas of an organisation and who clearly understand the role they need to play, is key to effective crisis management. Delineating a team structure will empower employees and volunteers to react quickly and efficiently, enabling the deployment of appropriate resources, minimising damage and reducing unnecessary escalation.

Ideally the team will consist of three levels. At the top is the strategic direction team providing senior level guidance and having ultimate liability for outcomes. This team is comprised of senior executives and represents the face of the organisation, both internally to employees and volunteers and externally to stakeholders and the media.

Underneath this level is the tactical management team, which should assume responsibility for coordinating incident management. This would include providing detailed direction to managers and staff to effectively manage an incident at operation level, while reporting back to the strategic direction team.



Finally, there is the operations team, which is instructed and coordinated by the tactical management team. Its responsibility is to carry out the actions at ground level.

Naturally, an organisation's individual size will determine the degree of overlap between these levels. A small charity might have a single team covering all responsibilities, for example. Assigning roles for each team will ensure that everyone is aware of their responsibilities, will minimise risk and maximise positive resolutions. Therefore, clear cut responsibilities are a decisive factor in the operations flow of any team's crisis response.

The plan must also contain a structure for accountability so that critical activities can be assessed. How have they been impacted by the incident and how badly? Including details such as the types of decisions that will need to be made and by whom, as well as the provision of key contact details will help to ensure that the crisis management plan is understood, implemented and upheld by everyone. Staff and volunteers should understand what role they have in the crisis management plan.

"We like taking managed risks", Steve McConnell, Dimensions

Dimensions supports people with learning disabilities and autism. It prides itself on its 'person-centred' approach to individualised support – enabling people to make choices about how they want to live their lives. This often means balancing innovation with risk.

We try to give people as normal a life as possible. If we were totally risk adverse then the people we support would never enhance the way they live, so we like taking managed risks," says Head of Health, Safety & Risk, Steve McConnell

McConnell has been working closely with Zurich Insurance since 2010 to identify potential risks and design a Business Continuity Plan (BCP) in keeping with the organisation's unique services and multi-regional structure.

"We've taken time and effort to ensure our risk map and BCP are current, robust, and have been constantly reviewed. Myself, Zurich Insurance and our management board outlined significant risks to the business, which change quarterly – funding, cyber risks, ICT or office malfunctions, motor accidents, fuel strikes, floods or fires. We have BCPs and crisis management plans for each local service across the country. Everyone knows their part, and we have seen the benefits everywhere."

Communication and a clear plan for service continuity enables McConnell to prioritise Dimensions' core objective - keeping the people they support happy and safe.

"Having strong continuity plans for our services is what's most important to me. We are there to care for people. This helps us put that first."

Developing an escalation framework

It is vital that a charity, no matter what its size or causal area, has a clear and simple method by which it can quickly recognise a business continuity threat (see [page 8](#) for more on this topic) and act accordingly.

All employees have a responsibility to notify their line manager, or other appropriate person, if they feel the organisation's ability to operate effectively may be in danger. This should then be escalated to a member of the crisis management team, who will call a meeting with the entire team to discuss the issue and to decide if Business Continuity Plans should be invoked.

Should an incident or threat of incident require the invocation of a Business Continuity Plan, it can prove very helpful to have an action checklist that specifies what needs to happen within the first few hours and thereafter (see [page 11](#) for more on this). These actions could be anything from determining a control centre site to opening a helpline that employees or members of the public could call for information.

Scenario testing

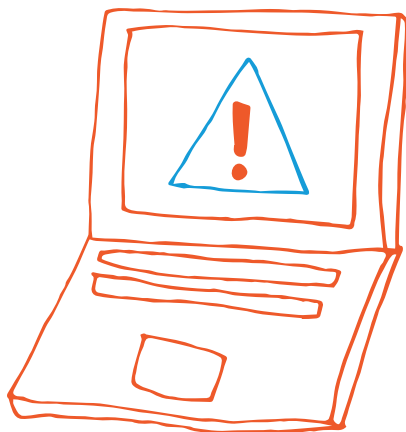
The evidence of a crisis management plan's effectiveness is only apparent once tested and it is all too easy for it to end up shelved and collecting dust. Ultimately, a plan must be alive and relevant to have the greatest effect. Major disasters aside, realistic scenarios such as ICT failure can be regularly trialed. Dry-runs engage an organisation and give people the assurance to act. Gaps in the plan can emerge and be resolved.

Scenario testing, along with regular review of the plan, training for key staff and use of the appraisal system, will help to keep the plan updated. A lead person could be delegated to keep top level teams informed.

Indeed, it is necessary for everyone within an organisation to be familiar with the plan and aware of new developments. Often, merely knowing that the plan exists, how to raise an alert through the response chain and how to take immediate action will give staff decisive confidence to act. Therefore regular updates within individual departments and across the organisation as a whole can be beneficial.

In essence, good crisis management is about preparedness rather than making spontaneous decisions on the day. A well-laid crisis management plan, clearly plotted team responsibilities and continued attention to plan maintenance should keep any organisation ready for whatever challenges lie ahead.

Sarah Pearson is a Senior Strategic Risk Consultant at Zurich Insurance



Drawing up a crisis management plan checklist

Below are the key steps to help you draw up a well-laid and clear crisis management plan:

- Identify who should be on your crisis management team
- Establish where this team will locate to in a crisis (both on and off site)
- Check if the location/incident room has the appropriate equipment such as ICT and internet access
- Agree a clear escalating and invocation framework
- Create an action checklist to be followed within the first few hours and thereafter
- Establish an approach to assess whether the mission critical activities have been affected by the crisis
- Keep a log of events and actions, recording important information, and what action was taken. Note personal accountability
- Keep a list of key internal/external contacts
- Keep a list of key documents the crisis management team may need to refer to and how they can access them
- Be prepared to test the crisis response capability and Business Continuity Plans and amend the crisis management plan accordingly
- Ensure all members of staff remain familiar with the plan and that new team members are briefed
- Nominate someone within the organisation to regularly appraise the plan and keep it fresh
- Consider communications throughout the whole crisis



What lies ahead: key threats

Identifying the key threats to an organisation is essential if appropriate measures are to be put in place to deal with them, finds Gareth Jones.

It is a fact of life that all organisations face risks that cannot be prevented. What can be done, however, is to prepare for crises so that damage is minimised and the charity can move on intact.

A key part in developing an organisation's Business Continuity Plans for a crisis is committing to a Business Impact Analysis process. This is the foundation upon which Business Continuity Plans are built. An ideal Business Impact Analysis would address the following four issues:

1 What is 'mission critical' within the business, and why?

The language here may feel dramatic, but identifying mission critical processes is essentially about knowing what activities and functions are crucial to the business. Which should be maintained, or restored as soon as possible? Coherence on these missions across an organisation will support effective recovery during a crisis.

2 What are the recovery time objectives for each mission critical activity?

This means clarifying a timescale for recovery following a business interruption. This timescale will ensure the organisation's priorities are in order during a recovery and help keep the focus on what is important. Keep in mind that these objectives must be a flexible guide – seasonal fluctuations, individual needs and other issues may alter the recovery time, so adopt a pragmatic approach.

3 Know the resources required to get the mission critical activities back up and running.

In other words, what are the fundamental elements necessary to get everything running as normal, or as close to normal as possible? Consider the staffing, premises, equipment, ICT and other support requirements that will enable this to be achieved.

4 Understand the key business continuity threats that the organisation may face.

These threats should be prioritised in terms of likelihood and impact, with business continuity strategy and response plans developed around them. This level of detail will ensure that, when something happens on the day, the crisis management team can react with a productive checklist of actions and get back to business as usual, should these assets be lost, stolen or damaged.

Business continuity and Business Impact Analysis in practice

Stephen Perry is a former loss adjuster who is currently Interim Finance Director at Livability. He recommends that the risk management framework should comprise of a risk register, a business continuity framework and an action plan including details such as:

- Deputisation planning for key staff including arrangements with suppliers and agencies
- Transportation planning in the event of transportation disruption or adverse weather conditions (this could include staff staying on site during the disruption period)
- Quarantine planning (e.g. for outbreaks of norovirus)
- Disaster recovery planning for IT and communications systems (including back-up and the restoring of functionality for data and alternative supply for systems)
- A crisis communications and PR plan (who will inform service users, staff, stakeholders, suppliers, media etc.)
- A crisis funding plan (where emergency cash or funds will be available to cover expenses such as taxis, hotels or emergency food supplies.)

As with most things, smaller charities will find that scarcer resources mean they need to work differently to larger charities. "Business Continuity Planning will almost certainly fall to someone who's already got a very busy job," says Perry. "When I was at Housing 21, I had a full-time risk manager within my team. Smaller charities may find it helpful to outsource to a risk management expert to run through the plan, test it and get it up-to-date. However, it is vital that business continuity doesn't just become a 'bolt-on' to the organisation's activities, but an integrated part of the business that is regularly reviewed."

Brian Shorten, who is Chair of the Charities Security Forum and spent nearly eight years looking after risk and security at Cancer Research UK, argues that the IT recovery plan should depend on the organisation's particular needs.

Shorten emphasises that some IT systems are more important to get up-and-running than others. "We had a system at one point which essentially helped the canteen to know how many sandwiches we had. We figured that wasn't a critical system. So how these applications are prioritised is a business decision."



Keeping in contact

Communications are crucial in minimising reputational damage following a crisis. David Hamilton, Head of Public Relations and Engagement at Action for Children, believes that 80% of effective crisis management is in the planning rather than the actual response.

“There hasn’t been an incident at Action for Children yet that has taken me completely by surprise. A plane has never crashed into the ceiling or anything like that. It has always been things that we know are a risk area in our work, so a lot can be done in preparation,” he says.

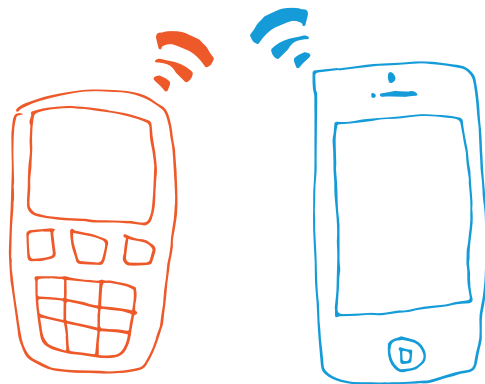
Hamilton highlights activities such as updating contact details and pre-preparing items such as statements and letters. “Making sure we have access to all the people we need, and having a process to keep that up-to-date, is crucial for an emergency, especially in an organisation with 7,000 staff. We’ve got a quarterly update system which automatically reminds people to update their details, and we have various chasing and reminder processes.”

In the HR department, access to personal information is also an important consideration. At Broadway, the contact details of key suppliers and stakeholders are held in the main Business Continuity Plan document itself. “If all else goes down, you have to be able to pay people,” says Helen Giles, Director of Human Resources and Consultancy at the homelessness charity Broadway.

“But beyond that, if there is a death, someone is badly hurt, or staff have to be told not to go to a certain place, then there is a communications role for the HR team, and you need to be able to get hold of contact details, next of kin, and so on,” she adds.

What constitutes resilient services and systems is unique to an individual organisation. What is required for a large overseas aid organisation will not be relevant for a small, local children’s charity, for example. However the process for developing business continuity strategies and systems is the same no matter what the size or shape of an organisation. It should include the identification of what is critical and why, the actions required during a crisis, when and by whom, and a timescale for recovery. Only with all of this in place can an organisation be sure to retain business as normal in times of upheaval.

Gareth Jones is a Freelance Journalist



Start as you mean to go on

.....

The first 24 hours of a crisis are the most important. How an organisation responds during this period will determine the impact of the incident overall, says Martin Farrell.

Good crisis response is all about doing things in the right order – fast, confidently and with others. Which is why you need to have prepared first. When thinking about your response in the first 24 hours of a crisis, it’s important to consider how the crisis came about. Just as each onset is different, so too are the first 24 hours.

Sudden crises land out of the blue. The risk that a plane is going to crash through your building is very low but there is a good chance that sooner or later there will be some kind of media storm circling around your head.

Smoldering crises begin as minor issues that managers do not pay proper attention to, so they become a crisis. When you look back after your (metaphorical or actual) house has burned down you recall you thought there was a funny smell. But you did not act. And in the recovery phase, unless you have successfully put out the flames, you are likely to have to deal with being blamed for your inaction as well as having to clear up the mess.

There are six steps to consider within the first 24 hours:

1 Change gear

.....

Accept you are in a crisis and that you have to change gear. Clear your diary accordingly and let the people close to you know that the next weeks are going to be different as you will be giving full attention to the crisis.

2 Take control of the situation

.....

Establish responsibilities and ensure clear lines of communication are created. You may know who your leader will be for your crisis, following the creation of the strategic direction team (see [page 4](#)). Or they might be away on a beach in the sun or otherwise unavailable. Who’s second in command? Have you prepared them?

3 Check facts and gather information

.....

Your decision should be made using accurate information. So pause a moment, take in what is happening, articulate what you know. Hopefully you are not alone, but you are in a team with others. Gather your collective wisdom and inform yourselves as best you can. Also get yourself a buddy outside the fire storm whom you can call on for advice and to let off steam without alarming the team. And don’t panic as this leads to further problems. Panic can replace fact with fiction.

Accidents happen

The National Trust has put measures in place to ensure the organisation responds quickly and effectively to major incidents.

With an estimated 293 million visits across its property portfolio each year, the possibility of an incident occurring at a National Trust site is high. Relatively few incidents occur, and most that do are minor accidents, such as slips, trips and bee stings. There is however potential for the occasional serious injury or fatality to occur. To ensure the organisation is prepared for such incidents – wherever and whenever they may happen – the National Trust, with support from Zurich Insurance, has prepared an incident protocol.

The protocol comprises a series of actions that are required to be taken by different departments. They begin at the property where the incident has occurred – the managers of which are required to log the accident via an internal reporting system which will trigger a number of other processes.

“It notifies both Zurich and our insurance broker,” explains Caroline Steel, the charity’s dispute resolution lawyer. “It will also notify the regional operations team which will attend to the incident directly at the property. and it draws in the external communications team which will handle the media.”

The response within the first 24 hours is important. The wrong thing said to the press could add to the stress of the situation, for example. To help address this National Trust has put in place flow diagrams and other documents to guide the response. Meanwhile, meetings will take place and regular reports be provided to other key personnel, such as the senior executive and trustees, to ensure that everyone knows what is happening, when and why.

“The aim is for central teams, such as the risk, legal and communications teams, to provide enough support so the people directly affected can get on with dealing with the incident,” adds Steel. “If everyone knows their role and what the aim is it enables the matter to be dealt with in a clear, consistent and defined way.”



4 Implement your team structure

The leader leads but will not decide everything. So immediately put in place the team structure that was decided upon during your planning (see [page 4](#) for more on this).

After a long day of struggling to answer everyone’s questions at the new refugee centre, a wise man in the team took me to one side and told me that I needed a second in command and a clearer structure with decisions being taken as far down the line as possible.

5 Communicate with confidence and clarity

Many of us don’t listen much of the time. I know this as a facilitator. I need to use simple language and repeat even simple instructions to have any degree of confidence that they are understood. This is even more the case in an international context with a group of people for who English is a second language.

A crisis multiplies this human characteristic. Do not expect people to hear you or understand the first time. Expect to repeat messages. And know that someone will ask you what you just said. It’s hard to think straight during a crisis so be prepared and be patient.

6 Listen, learn and amend accordingly

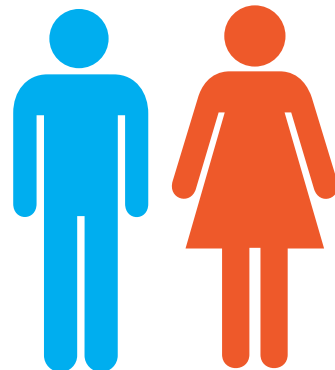
You are at the end of your first 24 hours. This crisis may have days, weeks or months to run. You will already be seeing some tendencies arising and now is the time to set the tone for how the crisis will be managed as it unfolds. Assume it’s a marathon not a sprint.

You will see the tendency to blame. If the media is involved they will be trying to point the finger. This can fan the flames within the organisation and among stakeholders. As leaders you can counter the tendency to blame by acknowledging mistakes if they have been made and by confidently stating what immediate remedial action is to be taken.

Evoke your plan, work with your team and double check all communications, ensuring they are clear and concise. Fewer words mean more impact and less confusion, which in turn results in a smoother crisis response.

If you are heading for, or are in, the first 24 hours of a crisis, I wish you good luck. If you are not, put this guide somewhere you can find it one day – which I hope will never come.

Martin Farrell is Founder and Director of Get2thepoint



Communicating your way out of a crisis

If a story about your charity gets out of control the potential damage can be severe. The key is to have a well thought through communications plan that is understood by everybody in your organisation, recommends Genevieve Edwards.

What's the first rule of crisis management? Talk about crisis management. I once worked for a national charity with centres around the country. One ran an initiative which was misunderstood by a journalist from the local radio station.

Staff dealt with the call and thought no more about it. They didn't think to turn on the radio. They were therefore surprised, an hour or so later, to get a call from the local paper, then a national paper. Then all the national papers.

They only rang the press office when BBC Radio 4's *Today* programme got in touch. It was 5pm on a Friday afternoon and the story had long-since grown legs and raced into the distance.

A well-respected celebrity supporter of the charity had gone on record with her disappointment. The front pages that Saturday morning were horrible. That the story was inaccurate did not matter. The impact on the charity's reputation and donations was severe and it took months to repair the damage.

The situation could have been averted with a crisis communications plan. If you're reading this and wondering whether your charity has one, then you need to move fast (refer to page 7 to review the planning checklist). Whether you have one or not is immaterial. If people don't know about it then it's as good as useless.

Each communications plan will vary depending on the size of the organisation, but all should consider the following:

- Make sure that everyone knows that if they get a call from a journalist they must refer them straight to the press office or nominated press contact
- Encourage staff to alert this contact to anything they think might be newsworthy, whether it is good or bad
- Decide who will do what if a crisis hits. Who will answer the phones? Who will liaise with the executive team and specialists (lawyers, protection officers, for example)? Who will be responsible for drafting media statements and communications to supporters?
- Decide who your spokesperson will be (don't rely on only one – they may be on holiday) and make sure they are media trained. It's a good idea to put the same person up throughout a crisis as it gives continuity to your response. It probably shouldn't be your chief executive in the first instance. You may need them later in the news cycle

- Once you've agreed your plan make sure everyone knows about it and what their role is. Provide regular training as people may forget or you'll have new people join in
- Regularly scenario-plan and carry out drills. You do it for physical fires so you should also practice for reputational ones. If something isn't working, adjust your plan and inform everyone accordingly

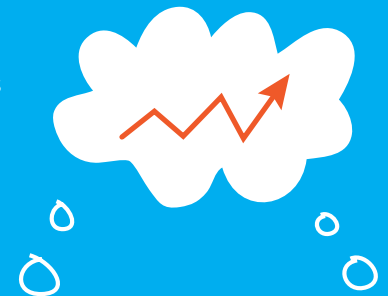
With hindsight we got off lightly. It was 20 years ago and before the days of 24 hour news and social media. Today a lie can travel round the world before the truth has got its shoes on. So be prepared so you can move fast enough to stop it.

Genevieve Edwards is founder of Tap Communications and has previously held communications roles within a number of voluntary and public sector organisations.

Don't forget stakeholders

You'll come through a crisis far better if you keep those close to you informed and onside while it's going on, although one statement probably won't do for all your audiences.

- When drafting messages remember the three Cs: control (of the situation), concern (for those affected) and credibility (that you can deal with this)
- Don't speculate, but comment only on what you know. Be transparent, accurate and human
- If your beneficiaries are directly impacted let them know as soon as possible
- Give staff and volunteers regular briefings. Business sensitive information may end up outside your charity so consider confidentiality
- Brief your fundraising team so they can contact donors
- Keep your website regularly updated
- Keep an eye on social media and respond to it accordingly
- Keep a list of key internal and external contacts
- Regularly brief helpline or reception staff so they can answer concerns from the public and other stakeholders



Moving on from a crisis

How can an organisation return to normal after a crisis? By reviewing what happened and how they responded to it charities can learn valuable lessons, writes Peter Davy.

Many charities don't need to be told about the long-term impact of disasters and are used to picking up the pieces long after the TV crews have moved. When it comes to their own crisis management, however, they tend to be less forward-thinking.

Organisations should state somewhere in their crisis management plan how quickly they want processes to get back to 100 per cent. The latter part of a recovery process can sometimes be the most challenging, particularly for larger, more complex organisations. Charlie Maclean-Bristol, director of PlanB Consulting and a board member of Project Trust, says: "People focus on the first 24 hours and the need, for example, to get 100 call centre workers up and running, but they can forget the following months and the other 900 workers, and that planning after a crisis is a little bit more difficult."

The main reason for this oversight is that resources are stretched. Charities are not always successful at getting funders to allow an allocation towards risk management. A properly drafted plan, however, should recognise the longer term, with the response mapped out into distinct phases: the emergency response, the recovery phase, and the return to normal. Longer-term plans can vary depending on the nature of the incident and charity concerned. Two major elements, however, should dominate all.

The first is communication, which remains as crucial in the months following an incident as in the first few hours. "Business continuity and disaster recovery is principally about communications," says Tim Wilkinson, principal of consultancy Charity Risk. While the disaster response deals with the immediate problem the longer-term challenge is to maintain reputation and stakeholder confidence (see [page 14](#) for more).

The other major element in longer-term planning is in learning from incidents. As Russell Price, chairman of the Continuity Forum, says: "No plan survives contact with the enemy. We are talking about an iterative process."

Most incidents reveal improvements that can be made to the way the charity attempts to prevent a similar crisis recurring, or how it responds to mitigate its impact. Therefore to speak of a return to normal business is a misnomer. Instead, charities have to learn from what happened and decide what the new normal is to be.

Even without a major loss, lessons from anticipated events can offer unexpected rewards. For organisations where every penny counts, it is important to not let a good crisis go to waste.

Peter Davy is a Freelance Journalist

Useful contacts

For more information visit our Guardian partner zone theguardian.com/zurich-guides

Zurich Insurance, charity insurance and risk management

Website: zurich.co.uk/insight

Fraud Advisory Panel

Telephone: 0207 920 8721

UK Environmental Agency

Telephone: 0370 850 6506

Floodline: 0845 988 1188 (24 hour service)

Report an incident: 0800 80 70 60

Department of Environment and Climate Change (DECC)

Telephone: 0300 060 4000

Citizens Advice Bureau

England: 0844 411 1444

Wales: 0844 477 2020

Scotland: 0808 800 9060

BT Civil Resilience Team, disaster relief

Telephone: 01525 290 647

Secarma, rapid recovery and online security

Telephone: 0800 231 5978

CBL, data recovery experts

Telephone: 0800 171 2225

Regus, workplace recovery packages

Telephone: 0800 142 2337

Ignyte, online reputation management

Telephone: 0800 080 7997

Chartered Institute for Public Relations

Telephone: 0207 631 6900

YouGov, reputation management for NGOs

Telephone: 0207 012 6221



Content commissioned and edited by Slack Communications, on behalf of Zurich Insurance and Guardian News & Media.

Visit theguardian.com/zurich-guides to download an electronic version.

This publication provides general information and is not intended, and should not be relied on, as a substitute for specific advice relevant to particular circumstances. Neither Zurich Insurance plc, nor any company in the Zurich group of companies, can accept any responsibility for any actions taken or not taken on the basis of this publication.

Zurich Municipal is a trading name of Zurich Insurance plc, a public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

