Sagicor Group Jamaica Limited
Business Continuity Plan

Entity: Sagicor Group Jamaica Limited
Branch/Department:
Insurance Operations

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Contents

1 INTRODUCTION 5
2 PLAN OVERVIEW 5
2.1 Description of Sagicor Group Jamaica Ltd and the major functions of the organization 5
2.2 Requirements to be in place and functional after any unanticipated interruptions of normal operations: 6
2.3 Scope 6
2.4 Assumptions 7
3 PLAN MAINTENANCE PROCEDURES 8
3.1 Training/Exercises 8
3.2 The Learning & Department in conjunction with the Business Continuity Team conducts training and exercises as follows: 8
Team Member Orientation 8
Activity Schedule 9
4 PLAN DISTRIBUTION PROCEDURES: 9
5 GOVERNANCE 10
5.1 Business Continuity Team and Responsibilities 11
5.2 Business Continuity Planning Committee 11
5.3 Business Continuity Coordinator and/or Chair BCPC – Chief Technology & Insurance Operations Officer 11
5.4 Business Continuity Team Leader 12
5.5 Vice President, Group Marketing 14
5.6 Chief Technology & Insurance Operations Officer 14
5.7 Head of Operations/CTIO/EVP Strategy & Business DevBusiness Function Leaders– 15
5.8 Executive Vice President, Finance 15
5.9 Vice President, Group IT Infrastructure & Technical Services 16
5.10 Other Continuity of Operations Responsibilities 16
The CEO or designee 16
Critical Employees 17
Emergency Preparedness Team 17
5.11 Business Continuity Team Leaders 17

5.12 Business Continuity Team Lead Succession List 18
6 PRE-DISASTER ACTIVITIES 18
6.1 Business Impact Analysis 19
6.2 Business Recovery Resources 24
6.3 Emergency Response Assignments: 24
6.4 Post-Emergency Assignments: 25
7 DISASTER RECOVERY STRATEGY 27
7.1 Business Function Recovery Priorities 27
7.2 Alternative/Manual Processes: 27
7.3 Business Recovery Sites: 27
7.4 Plan Activation Triggers 29
7.5 Plan Activation Authorization 30
7.6 Work from Home 30
7.7 Move to Alternate Location 30
8 NOTIFICATION PROCESS 30
8.1 External Notification 30
9 BUSINESS IMPACT PROCEDURES 31
9.1 Emergency Procedures in the Event of a Hurricane or Flooding 31
9.2 Emergency Procedures in the Event of an Earthquake 34
9.3 Emergency Procedures in the Event of a Bombing and Explosions 37
9.4 Emergency Procedures in the Event of Structural Fire and Arson 41
9.5 Emergency Procedures in the Event of Riots and Civil Unrest 44
9.6 Emergency Procedures in the Event of an Epidemic or a Pandemic 47
9.7 Emergency Procedures in the Event of a Cyber Threat 50
9.8 Emergency Procedures in the Event of an Industrial Dispute 53
10 RETURNING TO NORMAL OPERATIONS 56
10.1 Authorization 56
10.3 Steps to Return to Normal Operation: 56
10.4 Minimum Resources Needed to Reconstruct the Department 57
11 QUICK REFERENCE GUIDE DURING AN EMERGENCY 57

11.1 Team Lead/Business Continuity Coordinator (BCC) 57
11.2 Team Wardens 57
11.3 Notification 58
11.4 TEAM ALERT LIST – STATUS REPORT 58
11.5 Client Notification 59
11.6 Vendor Notification 59
11.7 Emergency Response Call Tree 60
11.8 Notification Schedule 61
11.9 Status Report Form 61

1 INTRODUCTION

This Business Continuity Plan (The Plan) outlines the steps required to operate in the event of an unanticipated interruption of normal operations. It will articulate the triggers for when alternate business processes need to be deployed, the steps to deploy alternate business processes, the methods for verifying that business have been properly restored and ensuring data integrity, and activities for returning to "normal" business processing.

The Plan should be updated in response to changes in the business environment and is to be reviewed and tested at least annually.

The Plan is designed to contain, or provide reference to information that will be needed at the time of a business recovery and is to be used in conjunction with the following manuals:

- Quick Reference Guide
- Emergency Preparedness Manual
- IT Disaster Recovery Plan

2 PLAN OVERVIEW

2.1 Description of Sagicor Group Jamaica Limited and the major functions of each entity.

Sagicor Group Jamaica Limited is a subsidiary of the Sagicor Financial Corporation. The group is comprised of the following entities and primary business functions:

Entity	Major Business Functions
Sagicor Life Jamaica	Life and health insurance and annuities
Sagicor Insurance Brokers	Facultative brokerage
Sagicor Life of the Cayman Islands	Life insurance and annuities
Sagicor Bank Jamaica Limited	Commercial & Banking
Sagicor Investment Jamaica Limited	Investment Banking
Advantage General Insurance Company	General Insurance
Alliance Financial Services Limited	Cambio Services
Sagicor Property Services	Real estate and Property management
Sagicor Pooled Investment Funds	Pension Fund Management
Sagicor Re-Insurance (Cayman)	property and casual insurance
Sagicor Insurance Managers Administrators	Insurance Administration Services
Sagicor Investment Cayman	Investment Banking
Employee Benefits Administrator	Pension administration
Sagicor X Funds	Real Estate Investment

Sagicor Costa Rica	Life Insurance & PNC
Sagicor Panama	Life and health Insurance

2.2 Requirements to be in place and functional after any unanticipated interruptions of normal operations:

Clients:

- ✓ Access & verify client's personal information
- ✓ Access & verify client's accounts/policyholder records
- ✓ Ensure suitable channel & method of communication to clients
- ✓ Identify physical points for clients to visit
- ✓ Secure channel(s) to provide funds for clients & process transaction requests
- ✓ Provide documentation with suitable access for recording or taking instructions & making payments on behalf of clients.

Facilities:

- ✓ Access to established sites and Work from Home (WFH)

Team Members:

- ✓ Most if not all team members reporting to work
- ✓ Normal job functions should be able to be performed
- ✓ Communicate with team members

Technology:

- ✓ All computers/phones/printers functional
- ✓ All internal applications accessible for each entity
- ✓ All external applications accessible:
  - Internet

2.3 Scope

The Business Continuity Plan is limited in scope to recovery and business continuance from a serious disruption in activities due to the non-availability of Sagicor's office buildings or technology infrastructure. The Business Continuity Plan includes procedures for all phases of recovery as defined in the Business Continuity Strategy of this document. This plan incorporates Sagicor's IT Disaster Recovery

Plan, which focuses on the recovery of technology facilities and platforms, such as critical applications, databases, servers or other required technology infrastructure. Unless otherwise modified, this plan does not address temporary interruptions of duration less than the time frames determined to be critical to business operations.

The scope of this plan is focused on localized and major regional and national disasters such as fires, floods, regional earthquakes, pandemic diseases and other natural or man-made disasters. This plan is not intended to cover war or terrorism. However, it can provide some guidance in the event of such a disaster.

2.4 Assumptions

The viability of this Business Continuity Plan is based on the following assumptions:

I. That a viable and tested IT Disaster Recovery Plan exists and will be put into operation to restore data centre service at a backup site within two to three days.

II. The Plan has been designed and implemented to resume Sagicor's essential functions, prioritized by the categories of critical, necessary and desired.

III. A designated Business Continuity Committee will be responsible for the facilitation of cross-entity coordination of certain resources and services as part of Sagicor's business continuity planning activation process.

IV. The current emergency response plan, e.g. building evacuation, is found in the Emergency and Disaster Preparedness Plan and is not part of the Business Continuity Plan process; however, emergency plans are included as supporting plans.

V. Regardless of circumstances, some key personnel will not be available to participate in business continuity activities within the first 24 hours of disruption incident.

VI. Sagicor's Property Department has identified available space for relocation of departments which can be occupied and used normally within two to five days of a building emergency.

VII. That this plan has been properly maintained and updated as required.

VIII. The functions and roles referenced in this plan do not have to previously exist within the organization; they can be assigned to one or more individuals as new responsibilities or delegated to an external third party if funding for such services can be arranged and allocated.

IX. Existing dependencies with stakeholders have been identified and coordinated, and current contact lists are maintained.

3 PLAN MAINTENANCE PROCEDURES

This plan is intended to be a living document and as such must be reviewed on a regular basis. The plan will be reviewed annually and exercised on an annual basis. The test may be in the form of a walk-through, mock disaster or component testing. Additionally, with the dynamic environment present within **Sagicor Group**, it is important to review and update the listing of personnel and phone numbers contained within the plan regularly.

The plan will be stored on the Intranet where it can be viewed by team members across all entities and the **Emergency Preparedness Team**. The Business Continuity Coordinator of each branch/unit will be responsible for the plan.

3.1 Training/Exercises

Updated plans are not enough if the people assigned to Recovery teams do not know what is expected of them. Team members should receive training on recovery concepts in general and their team's functions in particular. Exercises help identify needed improvements in strategies and plans. Exercises also give team members valuable experience in dealing with the challenges inherent in recovery operations.

3.2 The Learning & Development Department in conjunction with the Business Continuity Team conducts training and exercises as follows:

Team Member Orientation

Overview of the Business Continuity Program for new team members.

***Team Exercise*– The team participates in a table-top exercise at least once per year with a focus on their recovery strategies.**

- *Team Leader Exercise*– All the Team Leaders and Alternate Team Leaders across the group participate in a table-top exercise with a focus on site-wide recovery.
- *Functional Exercise*– Actual hands-on test of hardware or connectivity capability at Recovery Centres. Actual use of alternate (manual) production process at the alternate site.

Activity Schedule

This table allows Team Leaders across the group to track their own plan review, training and exercise activities for the year. The Business Continuity Team will periodically request a copy of the document to review the team's preparedness status. A new document will be started each year. The Business Continuity Team will keep each year's completed *Activity Schedule* on file for audit purposes.

Activity:	Date Conducted:	# of Participants:	Comments:
Orientation			
Team Exercise			
Team Leader Exercise			
Functional Exercise			

4 PLAN DISTRIBUTION PROCEDURES:

The Plan will be distributed to employees, members of the business continuity team and Management for their review and update. A master copy of the document should be maintained by the business continuity coordinator.

Electronic copies of this plan will be provided to the Heads of Department & Branch Managers within each Sagicor location. Copies should be stored within each Department or Branch to ensure that team members can quickly review roles, responsibilities, tasks and reference information when the team is activated.

An electronic copy of this plan will be stored on the intranet and on a secure and accessible website that would allow team member access if company servers were down.

5 GOVERNANCE

Below is the list of the Committees which Team Leads will be involved in:

1. **Business Continuity Planning Committee (BCPC)**

   The BCPC comprises of:

   - ✓ President & CEO (SGJ Entities)
   - ✓ Chief Technology & Insurance Operations Officer (Committee Chair)
   - ✓ Executive Vice President – Strategy & Business Development
   - ✓ VP Corporate Services – (Business Continuity Coordinator)
   - ✓ Vice President Operations
   - ✓ Vice President Enterprise Risk Management & Compliance
   - ✓ Vice President, General Counsel & Corporate Secretary
   - ✓ Vice President, Group IT Infrastructure & Technical Services
   - ✓ Vice President, Group Marketing
   - ✓ Executive Vice President, Finance
   - ✓ Business Line/Function Leaders
   - ✓ Other key personnel as determined by the CEO.

2. **Emergency Preparedness Committee (EPC)**

   This committee will comprise the following people:

   - ✓ Chief Technology & Insurance Operations Officer (Committee Chair EPC/IMC)
   - ✓ CEO/Head of Entities
   - ✓ EVP Strategy & Business Development
   - ✓ EVP, Chief Investment Officer
   - ✓ VP, Group Corporate Services
   - ✓ Business Continuity Team Leaders (Representative from Entities/Branches and Units)
   - ✓ Vice President of ERM & Compliance
   - ✓ Chief Warden
   - ✓ Deputy Chief Warden
   - ✓ Vice President of Group Marketing
   - ✓ Manager, Security Operations
   - ✓ Manager, Special Projects

- ✓ Manager, Sagicor Property Services
- ✓ Manager Group Facilities & Procurement
- ✓ Assistant Vice President, Finance
- ✓ Vice President, Group Technology & Operations
- ✓ Assistant Vice President, Group IT and Data Security
- ✓ Assistant Vice President Group Internal Audit

5.1 Business Continuity Team and Responsibilities

When the Business Continuity Team Leader has been notified by the **Emergency Preparedness Team or other authorized personnel** that the **Business Continuity Plan** has been activated, the primary responsibilities of the Business Continuity Team will be to use their resources to support in the corporate continuity and recovery effort and to activate the recovery procedures.

5.2 Business Continuity Planning Committee

The Business Continuity Planning Committee is responsible for the oversight of Sagicor's recovery functions. The general responsibilities of the Team are as follows:

- Overall management of the disaster by coordinating the actions of Management and personnel.
- Be prepared to deploy and support the organization's essential functions in the event of a Business Continuity Plan implementation.
- Require standard monitoring reports that should be forwarded routinely and establish frequency of when these reports should be submitted.
- Investigate the underlying cause of the disaster or disruption to identify trigger events, duration of disaster, remedial actions and external/internal communication statement.
- Know role and responsibilities in the event of Continuity Plan activation.
- Participate in Continuity training and exercises as directed.

5.3 Business Continuity Coordinator and/or Chair BCPC – Chief Technology & Insurance Operations Officer:

In the event of a disaster, the Business Continuity Coordinator and Chair BCPC are responsible for ensuring that the following activities are successfully completed:

- Oversee communications activities of the team.
- Direct the Business Continuity efforts of the team, including the following:
  - Works with the Emergency Preparedness Committee to officially declare a disaster and start the Disaster Recovery/Business Continuation process to recover Sagicor's business functions at an alternate site.
  - Alert Sagicor's Senior Management that a disaster has been declared.
  - Assist in the development of an official public statement concerning the disaster. The CEO, a designate or the Vice President, Group Marketing are the only individuals authorized to make public statements about the organization's affairs.
  - Monitor the progress of all Business Continuity and Disaster Recovery teams daily.
  - Present Business Continuity Plan recovery status reports to Senior Management on a daily basis.
  - Interface with appropriate work management personnel throughout the recovery process.
  - Communicate directions received from Sagicor's Senior Management to the Business Continuity Team.
  - Provide on-going support and guidance to the Business Continuity teams and personnel.
  - Review staff availability and recommend alternative assignments, if necessary.
  - Work with Sagicor's Senior Management to authorize the use of the alternate recovery site selected for re-deploying critical organizational resources.
  - Review and report critical processing schedules and backlog work progress, daily.
  - Ensure that a record of all Business Continuity and Disaster Recovery activity and expenses incurred by Sagicor is being maintained.
  - Closely monitor and manage potential risk to Sagicor's reputation and operations as a result of the disaster/emergency.

5.4 Business Continuity Team Leader

The Team Lead is represented by Head of Entities/Branch Managers, Heads of Departments or key personnel. The primary responsibility of the Team Leader is to

provide leadership for the continuity of the critical functions and coordinate support for the recovery effort. Other responsibilities include:

- Participate in Continuity meetings with the Emergency Preparedness Committee and Business Continuity Planning Committee.
- Direct the Business Continuity efforts of the team.
- Oversee communications activities of the team.
- Coordinate with the Business Continuity Coordinator and/or the Business Continuity Committee regarding all Continuity issues.
- Prepare written status reports frequently for the Emergency Preparedness Committee and Business Continuity Planning Committee to keep them apprised of the current situation. Use the Status Report Form in the appendix as a guide.

Entity	Primary Contact	Alternate Contact
Sagicor Life Jamaica	Latoya Mayhew Kerr, SVP, Insurance Operations	Jacqueline Brown Barnes, VP Insurance Operations
Sagicor Insurance Brokers	Dave Hill, General Manager	Cleon Walchie, Unit Manager
Sagicor Life of the Cayman Islands	Tatiana Brown, Country Manager	Chantell Ebanks, Supervisor Policy Administrator
Sagicor Bank Jamaica Limited	Chorvelle Johnson Cunningham, CEO	Annette Osborne, VP Operations
Sagicor Investment Jamaica Limited	Capital Markets – Mischa McLeod-Hines, Capital Markets Business Support Unit – Lori-Ann Turner, AVP, Group Treasury &Asset Management (Designate) Wealth Management and Client Services – Karen Richards, AVP, Investment Client Services	Capital Markets – Theola Moore-Bruce, Manager, Capital Markets Business Support Unit – Keron Mais, Manager, Business Support Unit Wealth Management and Client Services – Bianca Nam, V.P, Wealth & Corporate Relationship Management
Advantage General Insurance Company	Dave Morrison, CEO	Tricia Tomlinson, Manager - HR
Alliance Financial Services Limited	Omar Brown, CEO	Andrea Mesquita, AVP Operations
Sagicor Property Services	Peta-Gaye Simpson, VP, Real Estate	Shane Walters, AVP Group Treasury & Asset Management Operations
Sagicor Pooled Investment Funds	Tracy-Ann Spence, EVP & Chief Investment Officer	Donnette Scarlett, Snr. Vice President – Group Treasury & Asset Management

Entity	Primary Contact	Alternate Contact
Sagicor Insurance Managers Administrators	Shemone Carter, Accounting Associate	
Sagicor Investment Cayman	Geoffrey Chong, Country Manager	Bianca Nam, VP Wealth Management
Employee Benefits Administrator	Charmaine Rankine, General Manager	Conrad McKellop, Manager
Sagicor X Funds	Brenda-Lee Martin	
Sagicor Costa Rica	Fernando Viquez, General Manager	Michael Torres, Operations Mgr
Sagicor Panama	Jose Marmol, General Manager	Alex Batista, Finance & Admin Mgr

5.5 Vice President, Group Marketing

The Vice President, Group Marketing is responsible for implementing and executing the Crisis Communications Plan and providing information regarding the disaster and recovery efforts to:

- Clients
- Vendors/Contracts
- Media
- Regulatory and Government Agencies
- Other Stakeholders

5.6 Chief Technology & Insurance Operations Officer (CTIOO)

The Chief Technology & Insurance Operations Officer is responsible for:

- Providing information regarding the disaster and recovery efforts to employees and families.
- Assisting in arranging cash advances if out of area travel is required.
- Notifying employees' emergency contacts of employee injury or fatality.
- Ensuring the processing of all life, health, and accident insurance claims as required.
- Coordinates temporary organization employee requests.

5.7 Head of Operations/CTIOO, Shared Services /Business Function Leaders

These individuals are responsible for:

- Ensuring the recovery/restoration personnel have assistance with clerical tasks, errands, and other administrative activities.
- Arranging for the availability of necessary office support services and equipment.
- Arranging travel for employees.
- Determining where forms and supplies should be delivered, based on damage to the normal storage areas for the materials.
- Contact vendors to schedule specific start dates for the repairs.
- Taking appropriate actions to safeguard equipment from further damage or deterioration.
- Coordinating the removal and safe storage of all furniture, documentation, supplies, and other materials as necessary.
- Supervise all salvage and clean-up activities.
- Coordinating required departmental relocations to the recovery sites.
- Coordinating relocation to the permanent site after repairs are made
- Assuring that arrangements are made for meals and temporary housing facilities, when required, for all recovery personnel.
- Identifying and documenting when repairs can begin and obtaining cost estimates.
- Assuring order placement for consumable materials (forms, supplies, etc.) for processing based upon input from the other teams.
- Coordinating, submitting, and tracking any and all claims for insurance.
- Review status of essential files, records, and databases.
- Notifying the Postal/Courier Service of delivery disruption.
- Establishing internal mail delivery procedures and processes.
- Assuring that mail and reports are redirected to the proper location as required.

5.8 Executive Vice President, Finance

The Executive Vice President, Finance is responsible for:

- Tracking all costs related to the recovery and restoration effort.
- Providing a channel for authorization of expenditures for all recovery personnel.

5.9 Vice President, Group IT Infrastructure & Technical Services

The Vice President, Group IT Infrastructure & Technical Services is responsible for:

- Activating the IT Disaster Recovery Plan.
- Managing the IT disaster response and recovery procedures.
- Mobilizing and managing IT resources.
- Coordinating all communications related activities, as required, with telephone & data communications, PC, LAN support personnel, and other IT related vendors.
- Assisting, as required, in the acquisition and installation of equipment at the recovery site.
- Ensuring that cellular telephones, and other special-order equipment and supplies are delivered to teams as requested.
- Participating in testing equipment and facilities.
- Participating in the transfer of operations from the alternate site as required.
- Coordinating telephone setup at the work-from-home and recovery site.
- Coordinating and performing restoration or replacement of all desktop PCs, LANs, telephones, and telecommunications access at the damaged site.
- Coordinating Disaster Recovery/IT efforts between different Departments/Divisions/Branches in the same or remote locations.
- Training Disaster Recovery/IT Team Members.
- Keeping Senior Management and the Business Continuity Coordinator appraised of recovery status.

5.10 Other Continuity of Operations Responsibilities

The CEO or designee

In the event of a disaster, the CEO is responsible for:

- Providing strategic leadership and overarching strategy direction for the Continuity programme.
- Activating the Continuity Plan when necessary.
- Promulgating Orders of Succession and Delegation of Authority
- Ensuring adequate funding is available for emergency operations.
- Ensure all components participate in Continuity exercises.

Critical Employees

Critical employees are designated by supervision, who perform essential functions during a disaster or emergency situation and after the relevant event. It is the expectation of Sagicor that all employees will prepare themselves to be available during a disaster or emergency event.

Sagicor reserves the right to cancel leave/paid time off during a disaster related event.

Emergency Preparedness Team

This team is responsible for:

- The safety of all employees.
- Manage a system of integrated response for each disaster/emergency.
- Inspecting the physical structure and identifying areas that may have sustained damage.
- Expanding on and/or revising the findings of the Preliminary Damage Assessment.
- Providing management with damage assessment reports and recommendations.
- Formulate and review emergency procedures.
- Provide overall direction and coordination of emergency response, efficient communication, and recovery.
- Determine what resources are necessary for response and whether outside assistance will be needed.
- Ensure emergency funds are available to cover expenditures and all related expenditures are documented.
- Coordinates the appointment of Chief Warden and Team Wardens.
- Establishing and ensuring compliance with procedural/operational requirements for safety and security at each company building.
- Provide evacuation training for team members and organize emergency drills for each floor and or branch in accordance with the relevant building management team.

5.11 Business Continuity Team Leaders

A primary and alternate business continuity team lead/warden has been assigned to each Branch and Department within SLJ.

5.12 Business Continuity Team Lead Succession List

When the Business Continuity Team Leader has been notified by the **Emergency Preparedness Team** that the **Business Continuity Plan** has been activated, the primary responsibilities of the Recovery Team will be to use their resources to support the corporate recovery effort and to activate the recovery procedures.

6 PRE-DISASTER ACTIVITIES

	Tasks	Assignee
1	Have at least annual meetings to raise awareness to Team	Department Managers
2	Review emergency procedures semiannually at team meetings.	Operations VP
3	Review BCP annually to ensure information is current and plan remains viable.	Operations VP
4	Update and test plan annually to identify gaps and to ensure the BCP is current and reflect organizational changes.	Incident Management Committee
5	Ensure that all files or reports are backed up and are available on drive	Group IT
6	Ensure that the tool kit box is current and up to date at the off-site location where applicable.	Department Managers
7	Check generators for gas oil, check water supply and emergency supplies. Perform routine maintenance of the generator to ensure it is in good order.	SPS
8	Check and/or install physical protection systems such as automatic sprinklers, alarms, hurricane shutters, emergency generators etc.	SPS
9	Ensure that at least two persons have combination and keys (If applicable)	Operations VP
10	Verify & ensure that reports on client balances and client information for all products are available for last business day	Group IT
11	Ensure that the last report is also stored on a thumb drive (where appropriate)	Group IT

6.1 Business Impact Analysis

Scenarios	Impact (Description)	Impact Rating (Extreme – 5, Major – 4, Moderate -3, Minor-2, Insignificant-1 or None-0)	Business Continuity Strategy or Response
Hurricane and flooding	• Loss of hard copy records / files • Damage to filing cabinets and their contents • Electrical outage • Damage to building structure • Damage to assets (furniture, fixtures and equipment) • Building inaccessible • Leaking due to damage. • Impassable roadways • Challenges with IT infrastructure/equipment • System downtime • Communications failure	5	• Secure equipment and files to a higher ground • Ensure storm shutters are closed. • Request information from branches where possible and apprise them of existing situation. • Ascertain if the building is safe to accommodate team and clients, if not, proceed to primary/alternate locations • Ascertain if the building is safe to accommodate team and clients, if not, proceed to primary/alternate locations where possible • SPS & Security Operations to conduct assessment of buildings & arrange necessary repairs. • Ensure alternate arrangement/accommodation for team. • Activate manual processes or procedures in the event of system downtime. • Implement alternate communication tools
Earthquake	• Loss of hard copy records / files	5	• Request backup information from branches where possible.

	• Building inaccessible • Challenges with IT infrastructure/equipment • Structural damage to building • Damage to assets (furniture, fixtures and equipment) • System downtime • Shortage of team members • Impassable roadways • Communications failure		• Update Management Team • Ascertain if the building is safe to accommodate team and clients, if not, proceed to primary/alternate locations where possible • Activate manual processes or procedures in the event of system downtime. • Assessment by SPS & Security Operations • Assessment by Group Facilities for alternate assets & repairs. • Implement systems from alternate Disaster Recovery site. • Ensure availability of alternate team. • Organize safe departure of team or alternate accommodation where necessary. • Implement alternate communication.
Bombings and explosions	• Loss of hard copy records / files • Structural damage to building • Serious injuries to team members and clients. • Building inaccessible • Damage to assets (furniture, fixtures and equipment)	5	• Request information from branches where possible. • Update Management Team • Direct team to alternate location • Contact Medical Response • Security Operations and Property Department • Assessment by Group Facilities

	• Challenges with IT infrastructure/equipment • Communications failure		• Activate manual processes or procedures in the event of system downtime. • Implement alternative communication systems.
Electrical outage	• Inability to access online systems • System downtime • Challenges with IT infrastructure/equipment • Damage to equipment • Communications failure	4	• Request information form branches were possible. • Activate manual processes or procedures. • Arrange operation from Alternate Disaster Site. • Liaise with Sagicor Property Services to switch power supply to the generator and relocate to primary/alternative location if power is not restored. • Implement alternative communication systems.
Structural fire and arson	• loss of hard copy records / files • Structural damage to building • System downtime • Challenges with IT infrastructure/equipment • Damage to assets (furniture, fixtures and equipment). • Building inaccessible	5	• Request information from branches where possible and apprise of them of situation. • Contact Fire Brigade, Security Operations and Property Department. • Advise management team, Team Leads and SPS Department. Issue advisory to team members to relocate to alternate location. • Arrange operation from alternate disaster site. • Assessment by Group Facilities. • Assessment by Security Operations & contractors

Riots and civil unrest	• Inability to complete day's work / time critical transactions • Structural damage to building • Safety and security threat to employees and clients • Employee absenteeism • Building inaccessible	5	• Contact Police, Security Operations and Property Department. • Close or restrict access to building. • Relocate to alternate site where possible. • Ensure that team and clients exit branch safely. • Ensure availability of alternate team. • Ensure staff is accounted for. • Ascertain the number of team members that will be affected by the unrest. • Advise Team Leads and Management team.
Epidemic and pandemic	• Availability of critical systems. • Increase in absenteeism/close closure/community spread • Downturn in Economy • Team queries • Quarantine building and team	5	• Provide List of critical systems/teams to Group IT. • Increase of capacity by GIT. • Implement Work from Home (WFH) • Alternate/relief work force. • Job rotation/flexi work hours. • Confirm Mass Payment Process • Increase marketing campaign. • Actuarial stress testing • Reassess strategies. • Provide updates on epidemic. • Provide safety & precautionary tips. • Ensure safety equipment & supply are available.

			• Contact Health Authority and Human Resource Department
Fire in adjacent building(s)	• Structural damage to building • Safety and security threat the team members and clients.	4	• Contact Security Operations and Sagicor Property Services Department. • Ascertain from the Property Services Department if it safe to continue working. If not, advise team members then proceed to primary location.
Cyber threats	• System downtime • Communication failure • Loss if information, including confidential information • Fraudulent activities • Damage to reputation • Damage to infrastructure and applications	5	• Activate manual processes or procedures in the event of system downtime. • Advise Management and Operations Executives. • Alternate access to information through Disaster Recovery team • Report to Group Security Team • Management by Group Marketing. • Arrange alternate sites & systems
Industrial Dispute	• Damage to reputation • Building inaccessible • Employee absenteeism • Inability to complete day's work / time critical transactions	5	• Increased Marketing Campaign. • Redeploy contract team members to offer assistance where required. • Process authorised signature requests where applicable.

6.2 Business Recovery Resources

This section identifies all resources critical to the business Continuity effort.

Resources Required Over Time:

Function / Resources	24 hours	48 hours	72 hours	1 week	2 weeks	1 month
All team functions						
Team (Admin)	***8***	**12**	**15**	Full team		Full team
Area size						
Desks	***8***	**12**	**15**	Full	Full	Full
Chairs	***8***	**12**	**15**	Full	Full	Full
File Cabinets	***3***	**3**	**4**	Full	Full	Full
Telephones	***3***	**4**	**8**	10	Full	Full
Faxes	***1***	***0***	***0***	0	0	0
PCs	***8***	**12**	**15**	Full	Full	Full
Software						
Printers	***1***	***2***	***2***	Full	Full	Full
Share Point	***0***	0	0	0	0	0

6.3 Emergency Response Assignments:

Below are the lists of critical function/tasks to be performed in the event that a disaster situation has been declared:

	Tasks	Assignee	Estimated Completion Time	Date/Time Completed
1	Contact Business/Function Leader	Manager/Team Lead		
2	Alert the BCP Representatives	Manager		
3	Contact all Team members of the Department or invoke buddy system	Department Managers		

	Tasks	Assignee	Estimated Completion Time	Date/Time Completed
	and advise of alternate meeting place			
4	Trigger BCP	CEO		
5	Coordinate team off the building to assembly site or alternate site	Wardens		
6	Check for injuries, call emergency support centers	Wardens		
7	Communication with the media and customers	Group Marketing		
8	Vendor Notification	Group Marketing/VP Insurance Operations		
9	Employee Notification	GHR/VP Insurance Operations		
10	Action Reports	All Team		
11	Contact clients	Group Marketing		
12	Equipment/reports/required stationery	Group IT/Group Facilities		

6.4 Post-Emergency Assignments:

Activities to be performed after a disaster event or after a recovery exercise.

	Post-Disaster Responsibilities (process/procedures/tasks)	Assignee	Estimated Completion Time	Date/Time Completed
1	Contact EVP – Individual Life	Team Lead		
2	Ensure that all transactions are posted to the relevant systems	Department Heads		

	Post-Disaster Responsibilities (process/procedures/tasks)	Assignee	Estimated Completion Time	Date/Time Completed
3	Check equipment for damage	Property Manager & Group IT		
4	Check property for damage	Property Manager		
5	Ensure systems are operational	Group IT		
6	Ensure generator and other back-up systems are operational	Property Manager		
7	Contact relevant stakeholders or units (e.g. IT) in the event damages are found	Property Manager & Group Security		
8	Activate manual processes/procedures for critical functions until mechanical operations are resumed	V.P Operations		
9	Outsource other functions until it can be resumed/recovered	VP Operations/Group IT		
10	Review procedures	VP Operations	1 week	
11	Review recovery timelines	VP Operations	1 week	
12	Write report – analyze what went wrong in order to identify gaps and weaknesses	VP Operations/Department Heads	1 week	
13	Retrain team members	Group Human Resource	1-3 months	
14	Clarify roles and responsibilities of team members	Group HR/VP Operations		
15	Identify additional resources (e.g. laptops) that are needed	All Team/Group IT	1 week	

7 DISASTER RECOVERY STRATEGY

This section describes the strategy devised to maintain business continuity in the event of a business disruption. This strategy would be invoked should the location of an entity is somehow damaged or inaccessible.

7.1 Business Function Recovery Priorities

The strategy is to recover mission critical business functions at the off-site location. This can be possible if an offsite strategy is put in place with the assistance of the Property Department and the IT Department to provide a recovery service. The IT Department will recover IT functions based on the mission critical functions and defined strategies contained in individual Plans.

7.2 Alternative/Manual Processes:

Describes the activities or process steps for each alternative/manual process needed to perform necessary function during an interruption to normal operations. Processes are outlined in Individual Plans.

7.3 Business Recovery Sites:

The core departments/branches across the Group will establish its Emergency Operations Centre at one of two locations:

	Entity	Site	Site Address
1	Sagicor Life Jamaica Limited	Primary	28-48 Barbados Avenue, Kgn. 5
		Alternate	35 Trafalgar Road, Kgn 5
2	Sagicor Insurance Brokers	Primary	63 Knutsford Boulevard, Kgn. 5
		Alternate	28-48 Barbados Avenue, Kgn. 5
3	Sagicor Life of the Cayman Islands	Primary	N Church St, George Town, Cayman Islands
		Alternate	28-48 Barbados Ave, Kgn. 5
4	Sagicor Bank Jamaica Limited	Primary	17 Dominica Drive, Kgn. 5

	Entity	Site	Site Address
		Alternate	Alternate SBJ Branch offices
5	Sagicor Investment Jamaica Limited	Primary	85 Hope Road, Kgn 6
		Alternate	63 Knutsford Boulevard Kingston 5. Bank of Jamaica, 76 Knutsford Boulevard, Kingston 5
6	Advantage General Insurance Company	Primary	18 Belmont Road, Kgn. 5
		Alternate	70-72 Lady Musgrave Road, Kgn.5
7	Alliance Financial Services Limited	Primary	7 Belmont Road, Kgn. 5
		Alternate	28 Barbados Avenue, Kgn. 5
8	Sagicor Property Services	Primary	63 Knutsford Boulevard, Kingston 5
		Alternate	35 Trafalgar Road, Kingston 5
9	Sagicor Pooled Investment Funds	Primary	85 Hope Road, Kgn. 6
		Alternate	28 Barbados Ave, Kgn. 5
10	Sagicor Re-Insurance (Cayman)	Primary	N Church St, George Town, Cayman Islands
		Alternate	28 Barbados Ave, Kgn. 5
11	Sagicor Insurance Managers Administrators	Primary	N Church St, George Town, Cayman Islands
		Alternate	28 Barbados Ave, Kgn. 5
12	Sagicor Investment Cayman	Primary	N Church St, George Town, Cayman Islands
		Alternate	85 Hope Road, Kgn. 6
13	Employee Benefits Administrator	Primary	28 Barbados Avenue, Kgn. 5
		Alternate	35 Trafalgar Road, Kgn. 5
14	Sagicor X Funds	Primary	28 Barbados Ave, Kgn. 5

	Entity	Site	Site Address
		Alternate	35 Trafalgar Road, Kgn. 5
15	Sagicor Costa Rica	Primary	Building 205, 5th Floor San José, San Rafael
		Alternate	28 Barbados Ave, Kgn 5
16	Sagicor Panama	Primary	Santa Rita Plaza Obarrio Building
		Alternate	28 Barbados Avenue

7.4 Plan Activation Triggers

The plan will be implemented if one of, or a combination of, the following occur:

Action	Trigger Criteria
Alert IT, Request Reports and Activate Plan	• Unable to access critical system for 24 hours due to virus, hacking, network failure. • Unable to access Z drive due to cyber threat & prolonged system downtime.
Activate Plan and Move to another location	• Loss of connectivity or access to critical applications/systems after 2 hours of downtime.
Activate Plan and Move to another location	• Flooding and Fire • Bombing/Explosions • Cyber Threats • Electrical Outage • Epidemic/Pandemic • Riots/Civil Unrest • Industrial Disputes

7.5 Plan Activation Authorization

Primary Name & Title	Entity	Contact Data	Alternate Name& Title	Contact Data
Christopher Zacca, CEO	Sagicor Group Jamaica Limited	(876) 382-3144	Joanna Banks, EVP, Strategy & Business Development	876-870-8432

7.6 Work from Home

Functions that could be performed by team members working from home:

- Advise clients of change (Admin & Advisors)
- Respond to client queries
- Respond to policy queries & provide information via email or phone
- Receive disbursement instructions via email or fax (once indemnity authorization is on file
- Forward information to alternate department for processing
- Processing of transactions (P360 and email/fax)
- Review of scanned applications by the New Business and Underwriting team
- Generate reports
- Conduct trainings/team meetings

7.7 Move to Alternate Location

Functions that could be performed by team members working from an alternate location:

- All Admin Systems related activities & reports
- Access to all relevant systems

8 NOTIFICATION PROCESS

The team leader, alternate or assigned individual upon activation of the **Business Continuity Plan** will contact team personnel using the **Notification Call Procedure.**

During notifications of an alert or declared disaster, use the procedure to alert all personnel. Read the procedures thoroughly prior to making a call. By using the instructions, you will not unnecessarily alarm family members of an employee who was working at the affected site at the time of the disaster.

8.1 External Notification

The Group Marketing Department is designated as the principal contacts with the media (radio, television, and print), regulatory agencies, government agencies and all other external organizations following a situation which requires a formal enactment of the **Business Continuity Plan**

9 BUSINESS IMPACT PROCEDURES

After carrying out the business impact analysis the following scenarios were determined to be high impact low likelihood risk events; Hurricane or Flooding, Earthquake, Bombing and Explosions, Structural Fire and Arson, Riots and Civil Unrest and Epidemic or Pandemic. It is against this background that it was decided to include emergency procedures to be followed should one of the listed risk events occur. The procedures are outlined below:

9.1 Emergency Procedures in the Event of a Hurricane or Flooding

Pre disaster

Process/Procedure	Description
1. Maintenance team	Establish maintenance team to check pre disaster requirements and ensure they are implemented.
2. Security team	Establish security team to assist with post disaster lock down.
3. Hurricane proof windows and doors	Ensure windows and door material are rigid and resistant to hard impact.
4. Door and window flood seals	Apply water resistant silicone to windows and doors.
5. Storm shutters	Shutters should be placed at each window and door.
6. Drain hole	Install drain holes inside and outside of building to channel possible water.
7. Potential exterior hazards	Trim trees that touch power lines or hang over the house and other buildings.
8. Emergency supplies	Each department should be equipped with a medical kit.
9. Safe Zone	Identify a safe gathering point in the event of an evacuation

Post disaster

Process/Procedure	Description
1. Infrastructure Assessment	Assess and report infrastructure damage.
2. Maintenance and security teams' dispatch	Some activities which should be done: 1. Open windows and doors to let air circulate. This will help remove foul odors and protect you from escaping gas. It will also help to dry out the building 2. You may need to hose furniture if mud is lodged on them. 3. Shovel out mud while it is still moist and dry rugs and carpets thoroughly. 4. Make necessary repairs and regular building checks to stop losses from looting. 5. Prevent mosquito breeding by punching holes in all containers in which water can settle. 6. Bury all dead animals as soon as possible.
3. Make announcements	State the situation and update top management, employees and clients on current business status and advise them to remain calm

Reconstruction

Process/Procedure	Description
1. Conduct security, safety, and health assessment.	Before relocating to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, security, safety, and health assessments should be conducted to determine facility suitability.
2. Reoccupy primary operating facility, move to a temporary operating facility, or a new or rebuilt operating facility.	Once an authorized person makes the decision that the primary operating facility can be reoccupied or that it will be re-established in a temporary operating facility or new or rebuilt operating facility:

	• The continuity activation status, alternate location, operational and communication status, and anticipated duration of relocation will be communicated to employees. • Human Resources will implement close-out team utilization plan procedures. • Team will be notified that the emergency or threat of an emergency has passed
3. Phase-down and return of team, equipment, and documents.	Upon verification that required capabilities are available and operational and the Organization is fully capable of accomplishing all Essential Functions at the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, the office can begin supervising a return of team, equipment, and documents to the appropriate operating facility.
4. **Cease Continuity operations at Continuity facility and transfer Essential Functions.**	The Organization continues to operate at its continuity facility until ordered to cease operations by the authority.
5. Identify records affected by the incident and recover essential records and databases	The Department manager oversees the orderly transition of all the functions, team, equipment, and records to the primary operating facility.
6. Transfer essential functions, cease continuity operations, and redeploy resources to the primary operating facility	The office develops a process for receiving and processing employee claims during the risk event, including processing human resources claims (including, workman's compensation for injuries, overtime pay, etc.) and replacing lost or broken equipment.
7. **Prepare to conduct after-action review**	The Organization prepares to conduct an after-action review.

9.2 Emergency Procedures in the Event of an Earthquake

Pre disaster

Process/Procedure	Description
1. Emergency Assembly Point	Establish an emergency assembly point where employees and clients can gather outside of the building. The area should be properly labelled as such.
2. Maintenance team	Establish a maintenance team to check pre disaster requirements and ensure they are implemented, as well as assist with post disaster efforts. Some activities which should be done:
3. Conduct building assessment and implement necessary safety features	• Check if the building is earthquake resistant per local building codes and make necessary adjustments. • Ensure equipment on desks and shelves are secured to lessen movement.
4. Emergency kits in each department	Each department should be equipped with a medical kit.

Post disaster

Process/Procedure	Description
1. Evacuate building	If able to exit building but if not, head to inside safe zones.
2. Be aware and alert	Building occupants should be aware of possible dangers to protect against injuries.
3. Conduct building survey	

4. If trapped by debris	Check for structural damage Tap on a pipe or wall so that rescuers can hear you. Use a whistle if one is available. Shouting is a last resort because you can inhale dangerous amounts of dust
5. Dispatch maintenance team	Some activities which should be done: • Check for survivors and gas leaks • Extinguish small fires • Remove debris • Gather important documents
6. Communicate with employees and customers	State the situation and update top management, employees and clients on current business status and advise them to remain calm

Reconstruction

Process/Procedure	Description
1. Conduct security, safety, and health assessment.	Before relocating to the primary operating facility, security, safety, and health assessments should be conducted to determine facility suitability.
2. Reoccupy primary operating facility.	Once an authorized person makes the decision that the primary operating facility can be reoccupied the following steps are taken: The continuity coordinator or other authorized individual notifies the employees**.** The

	following information regarding continuity activation status will be provided: Continuity activation status, alternate location, operational and communication status, and anticipated duration of relocation. • Developing space allocation and facility requirements. • Human Resources implements close out of personnel utilization plan procedures. • Notifying all personnel that the emergency or threat of emergency has passed, and actions required of personnel in the Reconstitution process using all methods of communication. • The office develops procedures, as necessary, for restructuring team members.
3. Phase-down and return of personnel, equipment, and documents.	Upon verification that required capabilities are available and operational and the Organization is fully capable of accomplishing all essential functions and operations at the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, the office can begin supervising a return of personnel, equipment, and documents to the appropriate operating facility.
4. **Cease continuity operations at continuity facility and transfer essential functions.**	The Organization continues to operate at its Continuity facility until ordered to cease operations by the authority. • Essential functions transfer to the primary operating facility, a temporary operating facility, or a new or rebuilt operating facility.
5. Identify records affected by the incident and transition or recover essential records and databases	The office identifies records affected by the incident. • The office effectively transitions or recovers essential records and databases, as well as other records not designated as essential records, using the plan outlined below. Note: The Organization develops specialized essential records transition and recovery plans based on

	the incident and facility within 24hours of plan activation.
6. Transfer essential functions, cease continuity operations, and redeploy resources to the primary operating facility	When Continuity personnel, equipment, and documents are in place at the primary operating facility, temporary operating facility, or new or rebuilt operating facility, the remaining team members at the continuity facility or Devolution site transfer Essential Functions, cease operations, and deploy to the primary operating facility, temporary operating facility, or new or rebuilt operating facility. • The Department manager oversees the orderly transition of all the functions, personnel, equipment, and records to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility. • The office develops a process for receiving and processing employee claims during the Continuity or Devolution event, including processing human resources claims (including, workman's compensation for injuries, overtime pay, etc.) and replacing lost or broken equipment.
7. **Prepare to conduct after-action review**	The Organization prepares to conduct an after-action review.

9.3 Emergency Procedures in the Event of a Bombing and Explosions

Pre disaster

Process/Procedure	Description
1. Camera systems	• Camera systems should be set up in general and reclusive areas to capture possible suspicious activities
2. Entrance mental detector or security checks	• Use to detect any harmful instruments before reaching populated areas

3. Bomb threat	• Any information about a possible bomb threat should be immediately transferred to the relevant internal and external authorities
4. Safe points	• Identify a safe gathering point in the event of an evacuation; this area should be properly labelled as such.
5. Supplies kit	• Each department should be equipped with medical and general supplies kits.

Post disaster

Process/Procedure	Description
1. Contact authorities	• Alert Police/Security teams to assist with treat
2. Evacuate building	• Evacuate to the emergency assembly point as soon as you are able to do so. • Security wardens should account for each employee within their respective departments.
3. Employee checklist	
4. Make announcements	• State the situation and update top management, employees and clients on current business status and advise them to remain calm.
5. Maintenance team deployment	Activities to be done include: • Check for survivors and gas leaks • Extinguish small fires • Remove debris • Gather important documents

Reconstruction

Process/Procedure	Description
1. Conduct security, safety, and health assessment.	Before relocating to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, security, safety, and health assessments should be conducted to determine facility suitability.

2. Reoccupy primary operating facility, move to a temporary operating facility, or a new or rebuilt operating facility.	Once an authorized person makes the decision that the primary operating facility can be reoccupied or that it will be re-established in a temporary operating facility or new or rebuilt operating facility, the following steps are taken: The **c**ontinuity coordinator or other authorized individual notifies the employees**.** The following information regarding continuity activation status will be provided: Continuity activation status, alternate location, operational and communication status, and anticipated duration of relocation. • Developing space allocation and facility requirements. • Human Resources implements close out of personnel utilization plan procedures. • Notifying all personnel that the emergency or threat of emergency has passed, and actions required of personnel in the Reconstitution process using all methods of communication. • The office develops procedures, as necessary, for restructuring staff.
3. Phase-down and return of personnel, equipment, and documents.	Upon verification that required capabilities are available and operational and the Organization is fully capable of accomplishing all Essential Functions and operations at the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, the office can begin supervising a return of personnel, equipment, and documents to the appropriate operating facility.
4. **Cease Continuity operations at Continuity facility or Devolution site and transfer Essential Functions.**	The Organization continues to operate at its Continuity facility until ordered to cease operations by the authority. • Essential Functions transfer to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility.

5. Identify records affected by the incident and transition or recover essential records and databases	The office identifies records affected by the incident. • The office effectively transitions or recovers essential records and databases, as well as other records not designated as essential records, using the plan outlined below. Note: The Organization develops specialized essential records transition and recovery plans based on the incident and facility within 24hours of plan activation.
6. **Transfer Essential Functions, cease Continuity operations, and deploy to the primary operating facility, temporary operating facility, or new or rebuilt operating facility**	When the Continuity team, equipment, and documents are in place at the primary operating facility, temporary operating facility, or new or rebuilt operating facility, the remaining team at the continuity facility or Devolution site transfer Essential Functions, cease operations, and deploy to the primary operating facility, temporary operating facility, or new or rebuilt operating facility. • The Department manager oversees the orderly transition of all the functions, personnel, equipment, and records to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility. • The office develops a process for receiving and processing employee claims during the Continuity or Devolution event, including processing human resources claims (including, workman's compensation for injuries, overtime pay, etc.) and replacing lost or broken equipment.
7. **Prepare to conduct after-action review**	The Organization prepares to conduct an after-action review.

9.4 Emergency Procedures in the Event of Structural Fire and Arson

Pre disaster

Process/Procedure	Description
1. Inside sprinklers	Sprinklers will help to control the blaze
2. Water hose and water supply on each level of the building	Heavy controlled supply of water can be used to put the fire under control on each level
3. Fire extinguishers	Exterminate fire to prevent spreading
4. Camera systems	Camera systems should be set up in general and reclusive areas to capture possible suspicious activities
5. Fireproof Cabinets	At least 2 fireproof cabinets should be placed in each department to store important documents in the event of such disaster where required.
6. Safe points	Identify a safe gathering point in the event of an evacuation.
7. Medical kits	Each department should be equipped with a medical and general supplies kits

Post disaster

Process/Procedure	Description
1. Contact authorities	Alert Police/Security teams to assist with treat
2. Head to safe zones	Try to contain the blaze.
3. Checklist	Identify a safe gathering point in the event of an evacuation. Account for missing employees by identifying present employees.

4. Making announcements	State the situation and update top management, employees and clients on current business status and advise them to remain calm.
5. Maintenance team	Some activities which should be done: • Check for survivors • Extinguish small fires • Remove debris • Gather important documents

Reconstruction

Process/Procedure	Description
1. Conduct security, safety, and health assessment.	Before relocating to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, security, safety, and health assessments should be conducted to determine facility suitability.
2. Reoccupy primary operating facility, move to a temporary operating facility, or a new or rebuilt operating facility.	Once an authorized person makes the decision that the primary operating facility can be reoccupied or that it will be re-established in a temporary operating facility or new or rebuilt operating facility, the following steps are taken: The **c**ontinuity coordinator or other authorized individual notifies the employees**.** The following information regarding continuity activation status will be provided: Continuity activation status, alternate location, operational and communication status, and anticipated duration of relocation. • Developing space allocation and facility requirements. • Human Resources implements close out of personnel utilization plan procedures.

	• Notifying all personnel that the emergency or threat of emergency has passed, and actions required of the team in the Reconstitution process using all methods of communication. • The office develops procedures, as necessary, for restructuring teams.
3. Phase-down and return of the team, equipment, and documents.	Upon verification that required capabilities are available and operational and the Organization is fully capable of accomplishing all Essential Functions and operations at the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, the office can begin supervising the return of the team, equipment, and documents to the appropriate operating facility.
4. **Cease Continuity operations at Continuity facility or Devolution site and transfer Essential Functions.**	The Organization continues to operate at its Continuity facility until ordered to cease operations by the authority. • Essential Functions transfer to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility.
5. Identify records affected by the incident and transition or recover essential records and databases	The office identifies records affected by the incident. • The office effectively transitions or recovers essential records and databases, as well as other records not designated as essential records, using the plan outlined. The Organization develops specialized essential records transition and recovery plans based on the incident and facility within 24hours of plan activation.
6. **Transfer Essential Functions, cease Continuity operations, and deploy to the primary operating facility, temporary operating facility, or new or rebuilt operating facility**	When Continuity personnel, equipment, and documents are in place at the primary operating facility, temporary operating facility, or new or rebuilt operating facility, the remaining team at the continuity facility or Devolution site transfer Essential Functions, cease operations, and deploy to the primary

	operating facility, temporary operating facility, or new or rebuilt operating facility. • The Department manager oversees the orderly transition of all the functions, personnel, equipment, and records to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility. • The office develops a process for receiving and processing employee claims during the Continuity or Devolution event, including processing human resources claims (including compensation for injuries, overtime pay, etc.) and replacing lost or broken equipment.
7. **Prepare to conduct after-action review**	The Organization prepares to conduct an after-action review.

9.5 Emergency Procedures in the Event of Riots and Civil Unrest

Pre-Disaster

Process/Procedure	Description
1. Disaster proof windows and doors with shutters	Ensure windows and door material are rigid and resistant to hard impact.
2. Security standby team	Establish security team to assist with post disaster lock down.
3. Camera systems	Camera systems should be set up in general and reclusive areas to capture possible suspicious activities
4. Establish safe zones	Identify a safe gathering point in the event of an evacuation.
5. Medical kits for each department	Each department should be equipped with medical and general supplies kits

Post disaster

Process/Procedure	Description
1. Alert authorities and secure building **2. Team checklist** **3. Make announcements** **4. Deploy maintenance team**	Alert Police/Security teams to assist with treat If able to exit building but if not, head to inside safe zones. Account for missing team members by identifying team members present. State the situation and update top management, team members and clients on current business status. Some activities which should be done: • Extinguish small fires **(if any)** • Remove debris (**if any)** • Gather important documents

Reconstruction

Process/Procedure	Description
1. Conduct security, safety, and health assessment.	Before relocating to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, security, safety, and health assessments should be conducted to determine facility suitability.
2. Reoccupy primary operating facility, move to a temporary operating facility, or a new or rebuilt operating facility.	Once an authorized person makes the decision that the primary operating facility can be reoccupied or that it will be re-established in a temporary operating facility or new or rebuilt operating facility, the following steps are taken: The **c**ontinuity coordinator or other authorized individual notifies the team**.** The following information regarding continuity activation status will be provided:

	Continuity activation status, alternate location, operational and communication status, and anticipated duration of relocation. • Developing space allocation and facility requirements. • Human Resources implements close out of team utilization plan procedures. • Notifying all teams that the emergency or threat of emergency has passed, and actions required of team in the Reconstitution process using all methods of communication. • The office develops procedures, as necessary, for restructuring teams.
3. Phase-down and return of personnel, equipment, and documents.	Upon verification that required capabilities are available and operational and the Organization is fully capable of accomplishing all Essential Functions and operations at the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, the office can begin supervising the return of the team, equipment, and documents to the appropriate operating facility.
4. **Cease Continuity operations at Continuity facility or Devolution site and transfer Essential Functions.**	The Organization continues to operate at its Continuity facility until ordered to cease operations by the authority. • Essential Functions transfer to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility.
5. Identify records affected by the incident and transition or recover essential records and databases	The office identifies records affected by the incident. • The office effectively transitions or recovers essential records and databases, as well as other records not designated as essential records, using the plan outlined. The Organization develops specialized essential records transition and recovery plans based on the incident and facility within 24hours of plan activation.

6. **Transfer Essential Functions, cease Continuity operations, and deploy to the primary operating facility, temporary operating facility, or new or rebuilt operating facility**	When Continuity personnel, equipment, and documents are in place at the primary operating facility, temporary operating facility, or new or rebuilt operating facility, the remaining team at the continuity facility or Devolution site transfer Essential Functions, cease operations, and deploy to the primary operating facility, temporary operating facility, or new or rebuilt operating facility. • The Department Manager oversees the orderly transition of all the functions, personnel, equipment, and records to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility. • The office develops a process for receiving and processing employee claims during the Continuity event, including processing human resources claims (including, workman's compensation for injuries, overtime pay, etc.) and replacing lost or broken equipment.
7. **Prepare to conduct after-action review**	The Organization prepares to conduct an after-action review.

9.6 Emergency Procedures in the Event of an Epidemic or a Pandemic

Pre-Disaster

Process/Procedure	Description
1. Ensure updated & full Information is provided to the team	Conduct webinars & daily/weekly updates on epidemic/pandemic.
2. Protect health of team & Clients	Provide protective gears & sanitization systems.
3. Team Plan	If an employee is unable to attend, implement an alternate work team and/or Work from Home.

4. Medical/sanitization	Each department should be equipped with medical/protective Gear & sanitization supplies.

Post Disaster

Process/Procedure	Description
1. Contact/ Notification from health authorities	Alert health/follow guidelines regarding treatment.
2. Evacuate	Evacuate/reduce occupancy of the building on advice from the health authorities.
3. Make announcements	State the situation and update top management, team and clients on current business status.
4. Distribute tasks	Implement team/WFH

Reconstruction

Process/Procedure	Description
1. Conduct security, safety, and health assessment.	Before relocating to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, security, safety, and health assessments should be conducted to determine facility suitability.
2. Reoccupy primary operating facility, move to a temporary operating facility, or a new or rebuilt operating facility.	Once an authorized person makes the decision that the primary operating facility can be reoccupied/business can be resumed or that it will be re-established in a temporary operating facility or new or rebuilt operating facility, the following steps are taken: The **c**ontinuity coordinator or other authorized individual notifies the employees**.** The following

	information regarding continuity activation status will be provided: Continuity activation status, alternate location, operational and communication status, and anticipated duration of relocation. • Developing space allocation and facility requirements. • Human Resources implements close out of team utilization plan procedures. • Notifying all personnel that the emergency or threat of emergency has passed, and actions required of personnel in the Reconstitution process using all methods of communication. • The office develops procedures, as necessary, for restructuring teams.
3. Phase-down and return of team, equipment, and documents.	Upon verification that required capabilities are available and operational and the Organization is fully capable of accomplishing all Essential Functions and operations at the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, the office can begin supervising a return of team, equipment, and documents to the appropriate operating facility.
4. Cease Continuity operations at Continuity facility or Devolution site and transfer Essential Functions.	The Organization continues to operate at its Continuity facility until ordered to cease operations by the authority. • Essential Functions transfer to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility.
5. Identify records affected by the incident and transition or recover essential records and databases	The office identifies records affected by the incident. • The office effectively transitions or recovers essential records and databases, as well as other records not designated as essential records, using the plan outlined below. Note: The Organization develops specialized essential records transition and recovery plans based on the incident and facility within 24hours of plan activation.

6. Transfer Essential Functions, cease Continuity operations, and deploy to the primary operating facility, temporary operating facility, or new or rebuilt operating facility	When the Continuity team, equipment, and documents are in place at the primary operating facility, temporary operating facility, or new or rebuilt operating facility, the remaining team at the continuity facility or Devolution site transfer Essential Functions, cease operations, and deploy to the primary operating facility, temporary operating facility, or new or rebuilt operating facility. • The Department manager oversees the orderly transition of all the functions, team, equipment, and records to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility. • The office develops a process for receiving and processing employee claims during the Continuity or Devolution event, including processing human resources claims.
7. Prepare to conduct after-action review	The Organization prepares to conduct an after-action review.
8. Schedule regular medical seminars	Informative health advisories, meetings and emails should be distributed to educate the team about possible treats, and how to limit the spread.

9.7 Emergency Procedures in the Event of a Cyber Threat

Pre-Disaster

Process/Procedure	Description
1. Encrypt information and implement backup systems	Encryption hardware and software should be in place to limit access to important information
2. Alert system	Automatic trigger systems to notify unauthorized access.
3. Password changes (daily, weekly, monthly)	Limits possibility of unauthorized entrance from distribution of information.

4. **Constant security updating**	Improving existing security methods
5. **Security check points**	Identifies unauthorized entrance
6. **Camera systems**	Monitors any suspicious activity

Post Disaster

Process/Procedure	Description
1. **Contact authorities and I.T support teams**	Alert I.T expert authorities to assist with threat both internal and external.
2. **Add team members if necessary**	Allocate team members to assist with threat.
3. **Cyber tracking systems**	Finds the source of the threat
4. **Communicate problem with team**	State the situation and update top management, employees and clients on current business status.

Reconstruction

Process/Procedure	Description
1. **Conduct security, safety, and health assessment.**	Before relocating to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, security, safety, and health assessments should be conducted to determine facility suitability.
2. **Reoccupy primary operating facility, move to a temporary operating facility, or a new or rebuilt operating facility.**	Once an authorized person makes the decision that the primary operating facility can be reoccupied or that it will be re-established in a temporary operating facility or new or rebuilt operating facility, the following steps are taken:

	The **c**ontinuity coordinator or other authorized individual notifies the employees**.** The following information regarding continuity activation status will be provided: Continuity activation status, alternate location, operational and communication status, and anticipated duration of relocation. • Developing space allocation and facility requirements. • Human Resources implements close out of personnel utilization plan procedures. • Notifying all personnel that the emergency or threat of emergency has passed, and actions required of personnel in the Reconstitution process using all methods of communication. • The office develops procedures, as necessary, for restructuring teams.
3. Phase-down and return of team, equipment, and documents.	Upon verification that required capabilities are available and operational and the Organization is fully capable of accomplishing all Essential Functions and operations at the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, the office can begin supervising a return of personnel, equipment, and documents to the appropriate operating facility.
4. Cease Continuity operations at Continuity facility or Devolution site and transfer Essential Functions.	The Organization continues to operate at its Continuity facility until ordered to cease operations by the authority. • Essential Functions transfer to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility.
5. Identify records affected by the incident and transition or recover essential records and databases	The office identifies records affected by the incident. • The office effectively transitions or recovers essential records and databases, as well as other records not designated as essential records, using the plan outlined below. Note: The Organization develops specialized essential

	records transition and recovery plans based on the incident and facility within 24hours of plan activation.
6. Transfer Essential Functions, cease Continuity operations, and deploy to the primary operating facility, temporary operating facility, or new or rebuilt operating facility	When Continuity personnel, equipment, and documents are in place at the primary operating facility, temporary operating facility, or new or rebuilt operating facility, the remaining staff at the continuity facility or Devolution site transfer Essential Functions, cease operations, and deploy to the primary operating facility, temporary operating facility, or new or rebuilt operating facility. • The Department manager oversees the orderly transition of all the functions, personnel, equipment, and records to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility.
7. Prepare to conduct after-action review	The Organization prepares to conduct an after-action review and develop an AAR.
8. Make security adjustments	Make updates to alert system, encryption software and hardware as well as to monitor physical entrances with I.T security check point's hardware.

9.8 Emergency Procedures in the Event of an Industrial Dispute

Pre-Disaster

Process/Procedure	Description
1. Partnering	Identify external parties to assist if situation should arise

Post Disaster

Process/Procedure	Description
1. Contact authorities and partners	External parties/alternate team to assist with the situation

Reconstruction

Process/Procedure	Description
1. Conduct security, safety, and health assessment.	Before relocating to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, security, safety, and health assessments should be conducted to determine facility suitability.
2. Reoccupy primary operating facility, move to a temporary operating facility, or a new or rebuilt operating facility.	Once an authorized person makes the decision that the primary operating facility can be reoccupied or that it will be re-established in a temporary operating facility or new or rebuilt operating facility, the following steps are taken: The continuity coordinator or other authorized individual notifies the employees. The following information regarding continuity activation status will be provided: Continuity activation status, alternate location, operational and communication status, and anticipated duration of relocation. • Developing space allocation and facility requirements. • Human Resources implements close out of personnel utilization plan procedures. • Notifying all teams that the emergency or threat of emergency has passed, and actions required of personnel in the Reconstitution process using all methods of communication. • The office develops procedures, as necessary, for restructuring the team.
3. Phase-down and return of personnel, equipment, and documents.	Upon verification that required capabilities are available and operational and the Organization is fully capable of accomplishing all Essential Functions and operations at the primary operating facility, a temporary operating facility, or new or rebuilt operating facility, the office can begin supervising a return of personnel, equipment, and documents to the appropriate operating facility.

4. Cease Continuity operations at Continuity facility or Devolution site and transfer Essential Functions.	The Organization continues to operate at its Continuity facility until ordered to cease operations by the authority. • Essential Functions transfer to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility.
5. Identify records affected by the incident and transition or recover essential records and databases	The office identifies records affected by the incident. • The office effectively transitions or recovers essential records and databases, as well as other records not designated as essential records, using the plan outlined below. Note: The Organization develops specialized essential records transition and recovery plans based on the incident and facility within 24hours of plan activation.
6. Transfer Essential Functions, cease Continuity operations, and deploy to the primary operating facility, temporary operating facility, or new or rebuilt operating facility	When the Continuity team, equipment, and documents are in place at the primary operating facility, temporary operating facility, or new or rebuilt operating facility, the remaining team at the continuity facility or Devolution site transfer Essential Functions, cease operations, and deploy to the primary operating facility, temporary operating facility, or new or rebuilt operating facility. • The Department manager oversees the orderly transition of all the functions, team, equipment, and records to the primary operating facility, a temporary operating facility, or new or rebuilt operating facility. • The office develops a process for receiving and processing employee claims during the Continuity or Devolution event, including processing human resources claims and replacing lost or broken equipment.
7. Prepare to conduct after-action review	The Organization prepares to conduct an after-action review and develop an AAR.
8. Conduct meetings	Frequent meetings & make necessary team adjustments

10 RETURNING TO NORMAL OPERATIONS

10.1 Authorization

Primary Name & Title	Contact Data	Alternate Name	Contact Data
Christopher Zacca	(876) 382-3144	**Joanna Banks**	(876) 870-8432

10.2 Operating Dependencies:

Contained in SGJ Application & Services Listing.

10.3 Steps to Return to Normal Operation:

The following listed recovery actions are to be used as a guide. During a real disaster, circumstances may dictate that some or all of the steps documented may have to be altered. The team leader should use his/her judgment while managing the recovery operation.

	Tasks	Assignee
1	Check property and equipment for damage	SPS/GSO
2	Ensure systems are operational	Group IT
3	Contact clients and key stakeholders	Group Marketing
4	Report to be received of all manual transactions performed	HOD
5	Manual transactions to be posted to ensure all updates are done electronically.	HOD
6	Verify the date & availability of the core systems prior to posting	HOD
7	Check to ensure that all manual transactions are accounted for within the relevant system/application.	HOD

10.4 Minimum Resources Needed to Reconstruct the Department

Contained in individual Business Continuity Plans.

APPENDIX

1. QUICK REFERENCE GUIDE
   - TEAM ALERT LIST
   - CHIEF WARDEN AND EMERGENCY PREPARDERNESS TEAM
   - CUSTOMER NOTIFICATION
   - VENDOR NOTIFICATION
   - EMERGENCY RESPONSE CALL TREE
   - NOTIFICIATION SCHEDULE
   - STATUS REPORT FORM

11 QUICK REFERENCE GUIDE DURING AN EMERGENCY

The following steps are to be taken at the time of a business recovery:

11.1 Team Lead/Business Continuity Coordinator (BCC)

a. Receive alert notifications depending on the disaster from the Emergency Preparedness Team (EPT) or Manger of the unit
b. Notify Team Wardens and Team Members, using the Buddy System (during working hours) or Team Alert List (after hours)
c. Advise team to proceed to the designated assembly site during working hours, after hours to the designated Business Recovery Site at
d. Brief Team Members on the next steps
e. Report status of critical functions and potential concerns to the Business Recovery Team (BRT)
f. Await further instructions from BRT if necessary

11.2 Team Wardens

a. Using Team Alert List account for all Team Members
b. Check for any injuries or loss of life
c. **Call emergency agencies based on territory if there are any injuries**

Note: DO NOT PROVIDE ANY INFORMATION TO THE MEDIA. THIS WILL BE DEALT WITH BY THE GROUP MARKETING TEAM

11.3 Notification

Using the Team Alert List, the team leader, alternate or assigned individual should convey the following information when contacting the team members:

- Brief description of the problem.
- Location of the Emergency Operations Centre and /or the Business Recovery Site
- Phone number of the Emergency Operations Centre.
- Immediate actions to be taken.
- Whether or not the site can be entered.
- Location and time the team should meet.
- All team members should carry photo identification with them at all times and be prepared to show it to security or local authorities.
- Instruct everyone notified not to make any statements to the media.

All callers should record status of everyone they call, noting the time the call was placed and whether the person was contacted. Make a reasonable number of attempts if the phone is busy or there was no answer. Forward the completed list to the EMT and the Recovery Team should continue to attempt to contact team members.

11.4 TEAM ALERT LIST – STATUS REPORT

Names & Entity	**Telephone No/s.** (Home/Mobile)	**Emergency Contact**	**Relationship**	**Telephone No/s.** (Home/Mobile)	**Status**
SLJ, SIJ, SBJ, SGJ (Contained in Team List)					Date: Time: Contacted: Y ☐ N ☐
					Date: Time: Contacted: Y ☐ N ☐
					Date: Time: Contacted: Y ☐ N ☐

See respective Branch/Department BCP for Team Alert List.

11.5 Client Notification

Key Clients/Counterparties

Product/ Service	Company Name	Address	Contact Person	Alternate Contact	Phone Number	Email Address

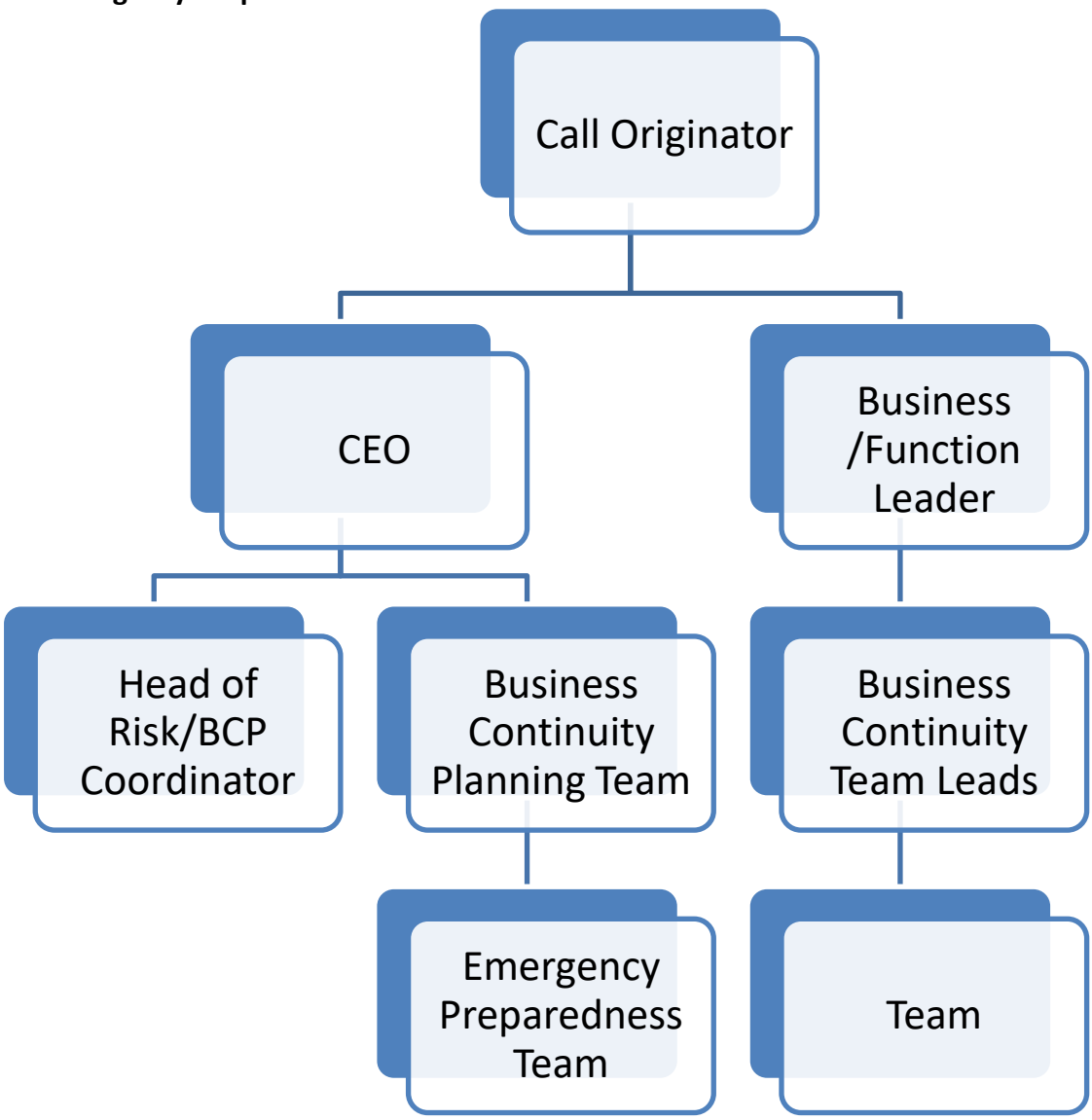
11.6 Vendor Notification

Critical Vendors contained in individual plans

Product/Service	Customer Name	Address	Contact Person	Alternate Contact	Phone Number	Email Address
Internet	IT Dept.	17 Dominica Drive, 3rd floor	Peter-Jon Williams	Steven Scott	((876) 818-5606 (876) 818-5616	Peter-jon_williams@sagicor.com
Telephone	IT Dept.	17 Dominica Drive	Peter-Jon Williams	Steven Scott	((876) 818-5606 (876) 818-5616	Peter-jon_williams@sagicor.com
Hardware	IT Dept.	17 Dominica Drive	Peter-Jon Williams	Steven Scott	((876) 818-5606 (876) 818-5616	Peter-jon_williams@sagicor.com
Printers	IT Dept.	17 Dominica Drive	Peter-Jon Williams	Steven Scott	((876) 818-5606 (876) 818-5616	Peter-jon_williams@sagicor.com
Security	Security Operations Milex Security	17 Dominica Drive	Michael Gordon	Philip Burke-Green	(876) 999-9574	Michael_gordon@sagicor.com

11.7

Emergency Response Call Tree



11.8 Notification Schedule

When notified by the **Emergency Management Team** (EMT) that the ***Business Continuity Plan*** has been activated, the team leader or alternate should record the following information that will be submitted to the EMT:

1. Brief description of the problem: Click here to enter text.
2. Location of the Emergency Operations Centre: Click here to enter text.
3. Phone number to contact the Emergency Operations Centre: Click here to enter text.
4. Any immediate support requested by the Business Continuity TeamClick here to enter text.
5. Whether or not the site can be entered: Yes ☐ No ☐
6. If the site cannot be entered, the location that the team should use for a work area or meeting place:

   Click here to enter text.

11.9 Status Report Form

This form is used to log significant recovery activities.

The Team Leader is required to submit written Recovery Status Report. Submit completed status reports to the Emergency Management Team. This status report may be submitted handwritten, as long as it is legible.

Date: Click here to enter text.

Time: Click here to enter text.

Name: Click here to enter text.

Department Name: Click here to enter text.

Comments: Click here to enter text.

Conclusions: Click here to enter text.