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Industry news

Small firms 'need Government help'

Posted Wed, 06 Jan

Government ministers must do more to help small businesses survive major incidents such as fire, flood, terrorism or swine flu, according to the British Insurance Brokers' Association (BIBA).

It found 45% of businesses have no or very rough Business Continuity Plans (BCPS) to deal with storm or flood damage, despite separate figures from the Workplace Law Network claiming that 43% of firms never recover from such disasters.

BCPs are most likely to include loss of IT, premises, plant and telecommunications, and unlikely to cover the loss of loan facilities and bad publicity.

BIBA found 66% of those without a good BCP felt they could cope anyway, 34% thought they were too time-consuming to create and 26% said they would not know how to create one. However, nearly three times as many small businesses thought it would take longer than six months to recover.

Steve Foulsham, BIBA technical services manager, said: "It is vital to raise and maintain awareness of the need for businesses to prepare for the potential impacts of a natural disaster or terrorist attack. The Buncefield Oil Depot fire, 7/7 bombings and continued incidents of flooding illustrate the need for all to plan for the unexpected."

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