

# Business Continuity – Policy

Effective business continuity planning enables organisations to resume operations swiftly following a disruptive event.

This Loss Prevention Standard is part of a series focussed on business continuity and emphasises the critical role of the business continuity policy.

# Business Continuity – Policy

## Introduction

An important step in the Business Continuity lifecycle involves setting out the Business Continuity intentions and direction of an organisation, as formally expressed by its top management.

A documented Business Continuity Policy provides the needed governance for a Business Continuity Management System and Plan, which can significantly reduce the impact of a disruptive event, and enhance the organisation's ability to recover quickly.



This document explores the key aspects of a Business Continuity Policy, and outlines the essential activities required, providing guidance on those key actions.

**Note:** This Global Loss Prevention Standard relates to business continuity planning and is focussed on Asset loss prevention and related risk management guidance. It is not intended to address Liability/General Liability exposures. The presumption is that all local regulatory territory requirements, and compliance with national/local building regulations, codes, or standards take precedence and have, or will be, met. In territories where local authorities have jurisdiction, compliance with applicable laws and regulations is assumed as a minimum requirement. The recommendations in this document are intended to supplement, not replace, local requirements.

## Understanding the Risks

Loss events can occur without warning but having a clear, documented Business Continuity Policy can ensure Business Continuity Plans are able to help manage the immediate disruptive event. This can significantly reduce the impact and scale of business interruption losses.

Common risks/exposures/issues include but are not limited to:

- **Extended Downtime.** Poor governance can result in slow response to necessary parties.
- **Reputational Damage.** Poor governance of a Business Continuity Plan could lead to extended disruption, which can damage relationships with customers, suppliers and other stakeholders.
- **Financial Loss.** Uncoordinated responses can result in slow or poor decision making, errors and significantly higher losses.
- **Regulatory Non-Compliance.** Many industries require documented and tested Business Continuity Plans. Poor governance may lead to breaches of legal or regulatory obligations, resulting in fines or sanctions.
- **Reduced Recovery Capability.** Delays can negatively impact recovery efforts, slowing down the return to normal operations.

## Managing the Risks

A documented Business Continuity Policy should coordinate the activities needed to establish and maintain a Business Continuity Plan. This should focus on ‘what’ the organisation will do, not ‘how’ it will be done, and should include a definition of the scope, a high-level statement of the organisation’s intentions and directions regarding business continuity and the established governance required to continue to develop, operate and monitor the Business Continuity Plan.

### Define the Scope

- A well-defined scope focusses on organisational priorities and ensures best use of available resources to develop a Business Continuity Plan.
  - ✓ Whilst the initial scope needs to be defined, it will be subject to change as an organisation grows and changes and gaps are identified.

### Establish a Business Continuity Strategy

- This is the strategy which explains the intention and importance of business continuity to the organisation.
- The strategy should be appropriate to the size, complexity, type of organisation and aligned with the culture and operating environment.

### Maintain High-level Governance

- The Business Continuity Plan should be regularly monitored and evaluated for gaps and updated as necessary.
- Ensure the required resource and support needed to continue to operate the Business Continuity Plan is available, including funding, time, technology and competent people.

### Define a timeline for Monitoring, Updating and Review

- Outline the need to review at pre-determined intervals to ensure the Business Continuity Plan continues to focus on the high value areas of the organisation.
  - ✓ This could be annually or where a significant change occurs within the organisation, meaning changes may be necessary to the Business Continuity Plan.
- Agree the exercising or validation schedule of the Business Continuity Plan, whether annually or more frequently, and mandate the need for continuous training and awareness of the Business Continuity Plan.

## Key Actions

- Establish the scope of business continuity to ensure clear priorities, appropriate resourcing, and shared understanding of what is included.
- Provide a high-level statement of the organisation’s commitment to business continuity, setting out its intent and importance.
- Define governance arrangements to oversee the development, operation, and ongoing effectiveness of business continuity planning.
- Set requirements for the regular review, update, and exercising of business continuity arrangements at defined intervals or following significant change, supported by training and awareness activities to maintain readiness.

## Checklist

A generic **Business Continuity Policy Checklist** is presented in Appendix 1 which can be tailored to your own organisation.

## Contact Information

### United Kingdom

Please visit [Aviva Risk Management Solutions](#) or email us at [riskadvice@aviva.com](mailto:riskadvice@aviva.com). To speak to one of our advisors, call 0345 366 6666.\*

\*The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

### Canada

Please visit [Aviva Risk Management Solutions | Aviva Canada](#) or email us at [arms.canada@aviva.com](mailto:arms.canada@aviva.com)

### Ireland

Please visit [Insurance Risk Management | Business Risk Management Insurance - Aviva Ireland](#) or Email us at [armsireland@aviva.com](mailto:armsireland@aviva.com)

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The following Specialist Partners provide products or services in relation to risk guidance provided, discussed or referenced in this Loss Prevention Standard.

## **United Kingdom**

- Business Continuity - [Horizonscan](#)

For more information please visit: [Aviva Risk Management Solutions - Specialist Partners](#)

## **Ireland**

For more information please visit: [Insurance Risk Management | Business Risk Management Insurance - Aviva Ireland](#)

## **Canada**

For more information please visit: [Our Specialist Partner Network | Aviva Canada](#)

# Standards, Sources and Useful Links

## Canada

- [The Business Continuity Institute - Canada](#)

## Ireland

- [The Business Continuity Institute - Republic of Ireland](#)

## United Kingdom

- [The Business Continuity Institute](#)

## Loss Prevention Standards

These documents set out best practice recommendations to help reduce the likelihood and impact of losses.

Relevant Aviva Loss Prevention Standards include:

- **Business Continuity Planning**
- **Business Continuity - Incident Management Plan**
- **Business Continuity - Business Impact Analysis and Risk Assessment**
- **Business Continuity - Roles & Responsibilities**
- **Business Continuity - Communications Plan**
- **Business Continuity - Solutions Design and Implementation**

Please visit [Loss Prevention Standards](#) to view the full library.

## Aviva Risks Training Solutions (United Kingdom Only)

Aviva Risk Training Solutions, delivered through our Specialist Partner, SafetyCulture, provide free, bite-sized learning modules exclusively for Aviva policyholders.

Please visit [Aviva Risk Training Solutions](#) for further guidance.

# Appendix 1 – Business Continuity Policy Checklist

Location	
Date	
Completed by (name and signature)	

	Business Continuity Policy	Y/N	Comments
1.	Does the policy clearly state what the organisation will do to achieve business continuity, rather than how it will be done?		
2.	Is the scope of business continuity clearly defined, e.g., business units, activities, locations, services, etc?		
3.	Are organisational priorities reflected in the scope?		
4.	Does the policy recognise that scope may change as the organisation evolves?		
5.	Does the policy contain a high-level statement that sets out the organisation's intent and commitment to business continuity?		
6.	Is the importance of business continuity to the organisation clearly articulated?		
7.	Are arrangements in place to monitor and evaluate business continuity performance?		
8.	Does the policy require sufficient resources to support business continuity?		
9.	Is senior management support for sustaining business continuity capability clearly stated?		
10.	Does the policy mandate the regular review of business continuity arrangements?		
11.	Are review intervals defined, e.g., annually or following significant organisational change?		
12.	Additional Comments:		

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30<sup>th</sup> April 2026

Version 1.0

ARMSGI4152026

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