

Business Continuity – Seven Steps to Continuity

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

This Loss Prevention Standard is part of a series focused on business continuity and sets out the maturity journey for establishing effective Business Continuity Planning.

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Introduction

Business continuity planning is crucial in helping organisations prepare for, respond to, and recover from disruptive incidents. The business continuity lifecycle is a continuous programme that helps strengthen an organisation’s resilience and ability to weather disruptive periods.



Effective and mature business continuity planning is made up of a number of distinct elements, though the exact composition and implementation may change depending on an organisation’s individual situation and requirements.

Note: This Global Loss Prevention Standard relates to business continuity and is focussed on 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. Following the journey to develop mature business continuity planning enables an organisation to better prepare for disruptive events. Failing to adequately prepare for disruption can result in:

- **Extended Downtime.** Recovering critical processes or services may be delayed, leading to prolonged disruption.
 - **Financial Loss.** Slow or poor decision making and errors; and significantly higher losses.
 - **Reduced Recovery Capability.** Delays may negatively impact recovery efforts, slowing down the return to normal operations.
1. **Reputational Damage.** Delays in returning to normal operations can damage relationships with customers, suppliers and other stakeholders.
- **Regulatory Non-Compliance.** Many industries require documented and tested business continuity plans. Poor management may lead to breaches of legal or regulatory obligations, resulting in fines or sanctions.

Seven Steps to Continuity

Each stage of the journey is designed to build upon the previous step, until completion of a full Business Continuity Plan. Each of the below steps have an accompanying Aviva Loss Prevention Standard designed to provide additional guidance.

Step 1 - Roles and Responsibilities

This document sets out the business continuity-related roles in an organisation, along with the necessary responsibilities and actions required for those roles.

Refer to the Aviva Loss Prevention Standard **Business Continuity - Step 1: Roles & Responsibilities**.

Step 2 - Incident Management Plan

The Incident Management Plan sets out response and recovery measures to follow during a disruptive event and should include potential scenarios and escalation routes.

Refer to the Aviva Loss Prevention Standard **Business Continuity - Step 2: Incident Management Plan**.

Step 3 - Communications Plan

An organisation's approach and strategy for internal and external communications during a disruptive incident are documented in the Communications Plan. This should include prepared templates and the channels to be used.

Refer to the Aviva Loss Prevention Standard **Business Continuity - Step 3: Communications Plan**.

Step 4 - Business Impact Analysis and Risk Assessment

The Business Impact Analysis and Risk Assessment details an organisation's:

- Key products and services.
- Corresponding recovery time objectives.
- Maximum tolerable periods of disruption.
- Identification and ranking the potential risks to the organisation.

Refer to the Aviva Loss Prevention Standard **Business Continuity - Step 4: Business Impact Analysis and Risk Assessment**.

Step 5 - Solutions Design and Implementation

This document outlines an organisation's approach to managing unacceptable gaps between the recovery time objective and maximum tolerable period of disruption, detailing potential risks and the necessary actions that would be needed should they occur.

Refer to the Aviva Loss Prevention Standard **Business Continuity - Step 5: Solutions Design and Implementation**.

Step 6 - Policy

The Business Continuity Policy sets out an organisation's overall approach to business continuity, including the main objectives, scope and governance.

Refer to the Aviva Loss Prevention Standard **Business Continuity - Step 6: Policy**.

Step 7 - Test and Exercise Plan

The Test and Exercise Plan documents an organisation's strategy and approach to validating business continuity arrangements, through planned exercising and testing, including a schedule of planned future exercises.

Refer to the Aviva Loss Prevention Standard **Business Continuity - Step 7: Test and Exercise Plan**.

Note: While organisations may have undertaken one or more of these steps in isolation, they may not yet have reviewed the end-to-end process or brought all components together into a unified document. Completing the full journey enables a robust and coherent Business Continuity Plan to be produced.

Consolidating into a Business Continuity Plan

Once all steps have been completed, the outputs should be collated into a singular document, the Business Continuity Plan.

Important:

- The Policy section should be located at the beginning of the document, as this sets out the governance of the Business Continuity Plan.
- Sections that may need to be updated regularly, such as contact information and team structures, should be added to appendices at the end of the document.
- The organisation's exercise and test schedule, which details plans to carry out validation at least annually, should also be included within the appendices.

Contact Information

United Kingdom

Please visit [Aviva Risk Management Solutions](#) or email us at 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

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- Business Continuity - [Horizonscan](#)

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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 - Step 1: Roles & Responsibilities**
- **Business Continuity - Step 2: Incident Management Plan**
- **Business Continuity - Step 3: Communications Plan**
- **Business Continuity - Step 4: Business Impact Analysis and Risk Assessment**
- **Business Continuity - Step 5: Solutions Design and Implementation**
- **Business Continuity - Step 6: Policy**
- **Business Continuity - Step 7: Test and Exercise Plan**
- **Supply Chain Risk Management**

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

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

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15th May 2026

Version 1.0

ARMSGI4192026

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