



# Welcome

The webinar will begin in a moment.

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Risk & Insurance | Employee Benefits | Retirement & Private Wealth

# Building a Resilient Nonprofit Organization Through Proactive Risk Management

April 2021

Charity Village

# Presenter Panel



**Stephanie Dudley**

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VP, Small Business Strategy and  
Solutions  
**HUB International**



**Lilli Chiu**

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AVP, Senior Risk Consultant  
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# Agenda

- 1** | Philosophy and Approach
- 2** | Operating in the New Normal
- 3** | Building a Resilient Organization
- 4** | Insurance as Part of a Comprehensive Approach

# Who is HUB International?



## HUB International Canada



**Largest**  
Canadian Broker  
based on revenue



**4,300+**  
employees



**173+**  
locations in Canada



**\$4 billion+**  
in premium

## Who We Serve

- Human Service Providers
- Arts & Cultural Organizations
- Fraternal & Membership Organizations
- Religious Groups
- Educational Institutions
- Environmental Groups
- Charitable Trusts & Foundations
- International Aid, Relief & Development Organizations



## Protecting People

- Economic downturn, mass terminations, layoffs, staff health & safety and mental health
- Escalated travel risk for businesses

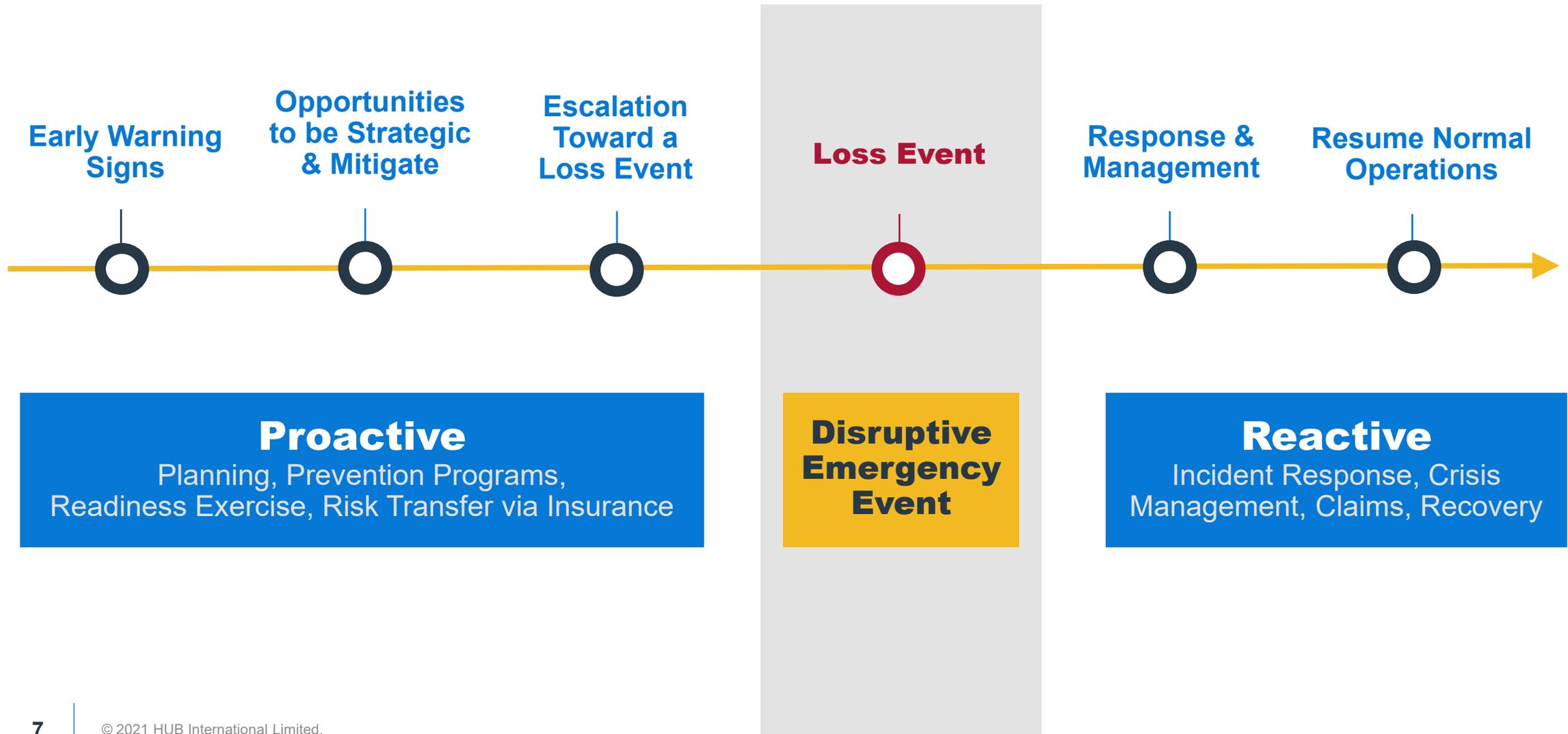
## Securing Property

- Shutdown of buildings, unoccupied locations and limited staff at sites
- Increased exposure to criminal activity – Theft, trespassers, security, vandalism, water damage, sewer back-up etc.

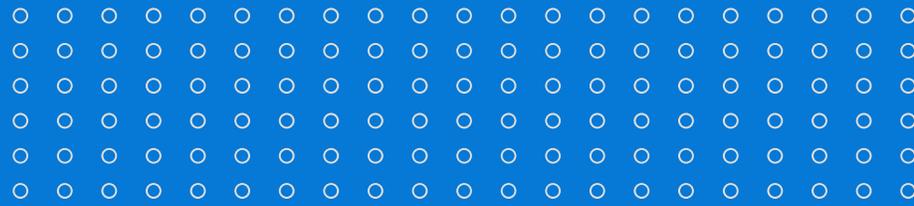
## Sustaining Operations

- Increased exposure to cyber crime with remote work and virtual
- Continuous changes public health directives and measures

# Our Philosophy: Left of Loss



# 2

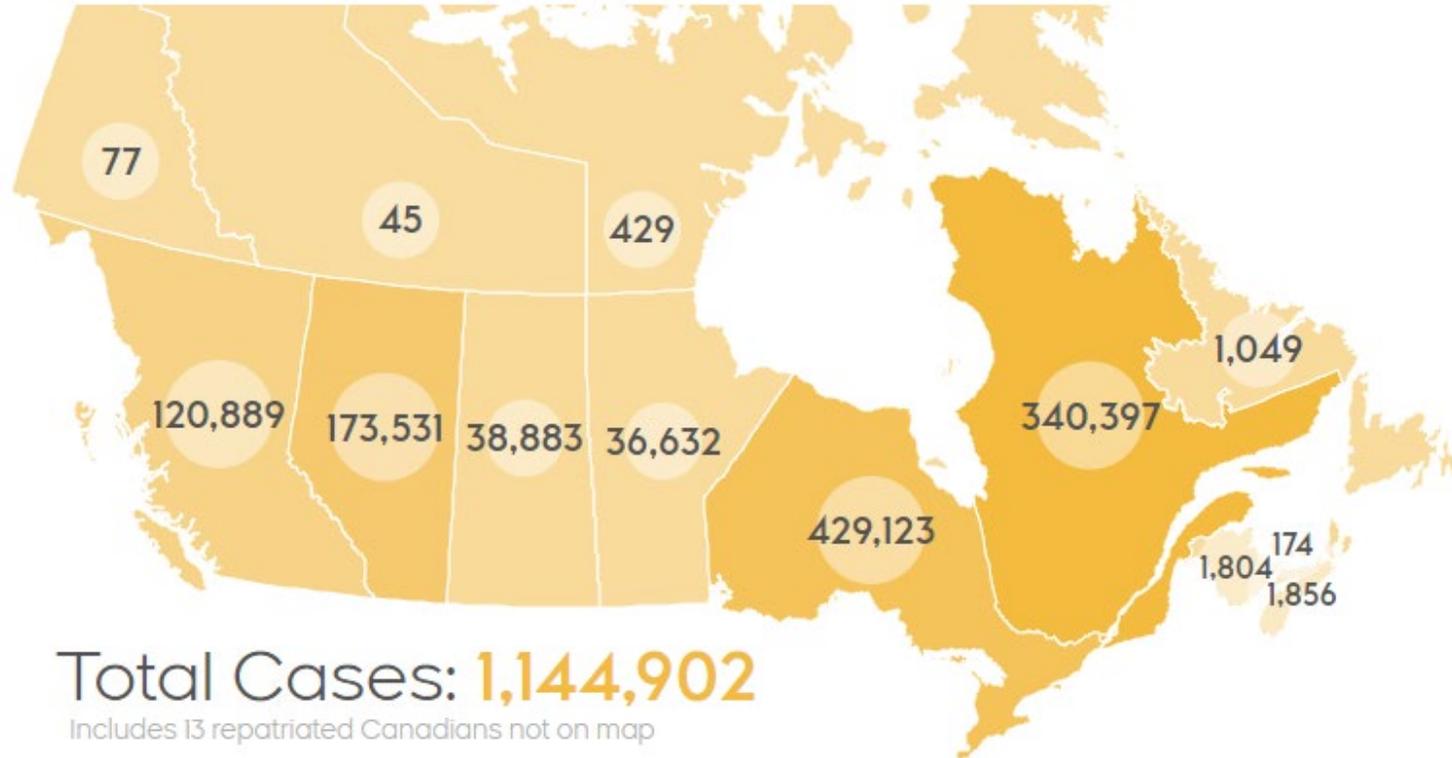


## Operating in the New Normal

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# The Pandemic a Year Later



**87,440** active    **1,033,476** recovered    **23,756** deaths

Canada

CTVnews.ca Tracking Every Case of COVID-19 in Canada  
(As of April 21, 2021)

Pfizer

Janssen

AstraZeneca

Moderna

## The facts about COVID-19 vaccines

Vaccination is one of the most effective ways to protect your health. Vaccines work with the body's natural defences to develop protection against a disease. COVID-19 vaccines provide instructions to your body's immune system to recognize and fight off the virus that causes COVID-19.



Free vaccines will be available to everyone who lives in Canada. Provinces and territories have developed detailed vaccination rollout plans for their residents.

## Why get vaccinated for COVID-19?

### Vaccines Work



Scientific and medical evidence show that vaccination can help protect you against COVID-19. Studies are also showing that vaccinated people may have less severe illness if they do become ill from COVID-19.

### Vaccines Are Safe



Only vaccines that are proven to be **safe, effective** and of **high quality** are authorized for use in Canada. The COVID-19 vaccines have been rigorously tested during their development and then carefully reviewed by Health Canada.

The vaccines cannot give you COVID-19 because they don't contain the virus that causes it. The vaccines also cannot change your DNA.



**mRNA vaccines** provide instructions to your cells for how to make a coronavirus protein. This protein will trigger an immune response that will help to protect you against COVID-19.

**Viral vector vaccines** use a virus that's been made harmless to produce coronavirus proteins in your body without causing disease. Similar to mRNA vaccines, this protein will trigger an immune response that will help to protect you against COVID-19.

## Continue to follow public health measures



COVID-19 vaccines are important tools to help us stop this pandemic. Right now, we still need to follow public health measures to reduce the spread of COVID-19 and save lives.

Federal, provincial and territorial governments will continue to assess the risk of COVID-19 spread in communities. Measures will be adjusted over time as more people are vaccinated, and we learn more about the science. Everyone is looking forward to a future when we can be together. Until then, we need to protect each other, especially those who are still vulnerable to severe disease from COVID-19.

Get the facts. Visit [Canada.ca/covid-vaccine](https://Canada.ca/covid-vaccine) to learn more.

## What you need to know about the COVID-19 vaccine for Canada

Working to bring Canadians a safe and effective COVID-19 vaccine



Vaccination is one of the most effective ways to prevent the spread and reduce the impact of infectious diseases, whether it's seasonal flu or childhood infections. A safe and effective vaccine(s) for COVID-19 will protect us against the novel coronavirus and will be an important step to safely resume normal life in Canada and around the world. The Government of Canada is working on all possible fronts to secure access to safe and effective vaccines and related supplies for Canadians. Here is what Canadians need to know about a future COVID-19 vaccine.



**Only vaccines that are safe and effective will be approved for use in Canada.** Canada is recognized around the world for its high standards for [drug and vaccine review, approvals](#) and [monitoring](#) systems; these will not be compromised. The Government of Canada has gained real-time access to manufacturer clinical trial data for the most promising vaccine candidates, and is working with the global regulatory community to make sure COVID-19 vaccines are safe and effective before regularity approval is granted.



**A vaccine will be available to everyone.** Because of the unprecedented global funding and collaboration, more than 150 vaccine candidates are being researched around the world at this time. The Government of Canada is [investing in made-in-Canada research and has already made advanced purchase agreements](#) of many hundreds of millions of doses of the most promising vaccine candidates from around the world. This will give Canadians access to safe and effective vaccines as soon as they are ready. Not all vaccines will make it past the finish line, so that's why we are purchasing in advance a number of the most promising vaccine candidates. Health Canada is focusing on [reviewing and approving](#) COVID-19 vaccines as quickly as possible, while ensuring that they are well-studied and safe.



**Because there will be limited quantities at first, once a vaccine is approved for use, key populations will need to be prioritized.** We expect to have a limited supply of just a few million doses in the early weeks and months once Health Canada approves a vaccine(s) for use in Canada. That means governments will work together and continue to seek input from independent experts, like the [National Advisory Committee on Immunization \(NACI\)](#), to make decisions about how to prioritize vaccination. This will allow us to make the most impact by protecting high-risk populations and those who help keep our pandemic response, society and economy running. When there are enough vaccine(s) available, the vaccination

# Pandemic Risk Management Approach



# Pandemic Impact on Nonprofit Organizations



## Direct Impact

*(Visible)*



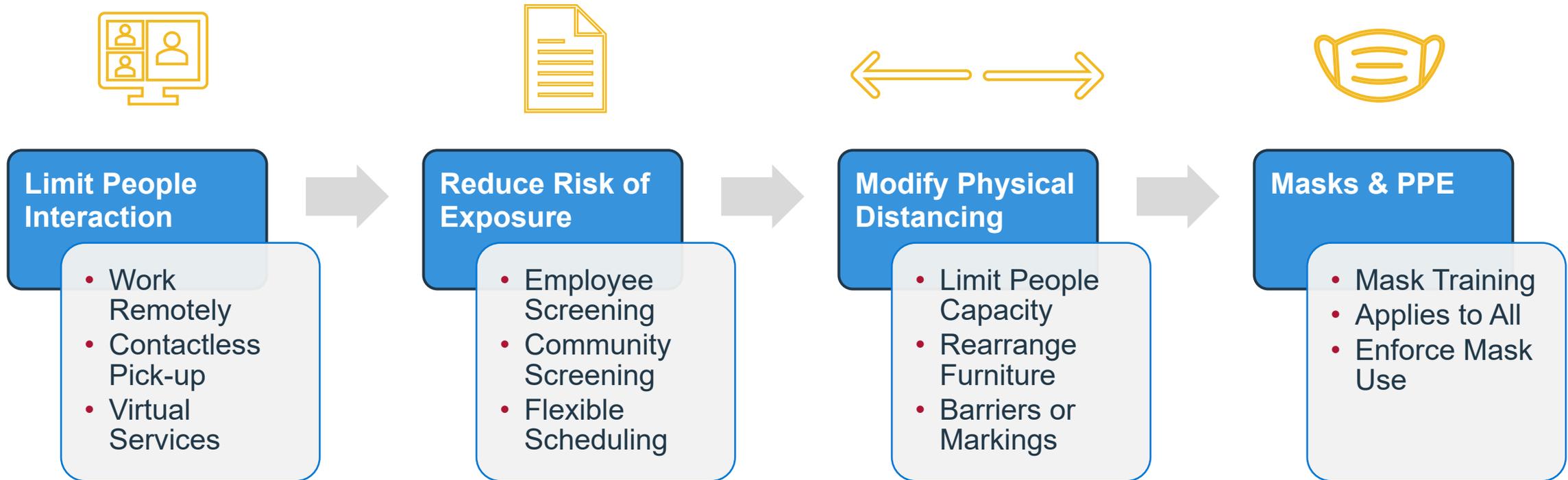
## Indirect Impact

*(Less Visible)*

Nonprofit organizations need to focus on public health guidelines and reducing the transmission of COVID-19 by:

- **Protective COVID-19 Measures**
- **COVID-19 Safety Plan**
- **Assessment of Services & Programs**

# COVID-19 Safety Plan



# COVID-19 Safety Plan



## 1. Monitor Public Health Orders

- *Lockdown, Essential Services, Openness*

## 2. Secure Buildings & Office Space

- *Periodic Inspections, Landlord Updates, Track Access*

## 3. Remote Work Capabilities & Work From Home Options

- *Work From Home Policies, Hybrid Work Week, Flexibility*

## 4. Utilize Technology & Software Applications

- *GoogleMeets, Zoom, Microsoft Teams, Google Hangouts*

## **5. Determine Virtual Services & Limit In-Person Activities**

- *Telephone, Video Conferencing, Contactless*

## **6. Scheduling Appointment Registrations for Services**

- *Stagger Time Slots, Limit People Capacity, Tracking of Attendees*

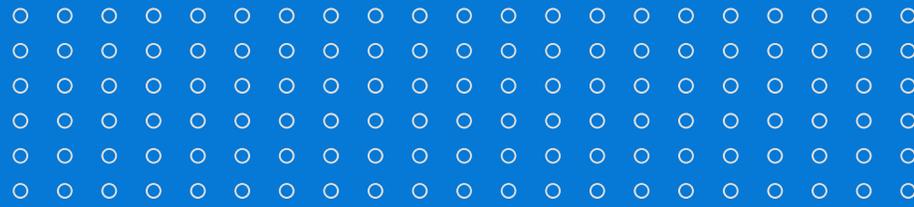
## **7. Consider Cohort Groups or Dedicated Staffing**

- *Same Attendees, No Cohort Mixing, Dedicated Space*

## **8. Minimize Equipment & Alternate Use of Items**

- *Clean/Disinfect, Single Use Items, Labelled Supplies*

# 3

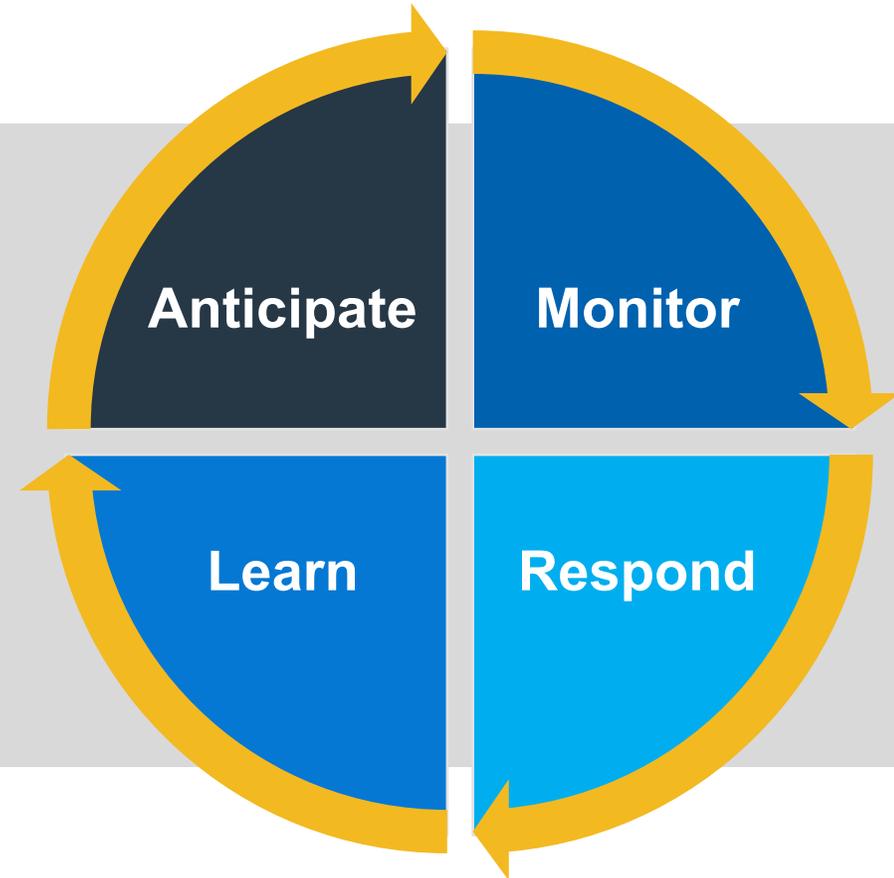


## Building a Resilient Organization

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**“the ability of an organization to anticipate, prepare for, respond, and adapt to incremental change and sudden disruptions in order to survive and prosper”\***



*\*BS 65000:2014 Guidance on Organizational Resilience (British Standard)*

## Reasons to Prioritize BCM

Legal & Regulatory Compliance

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Partnership Requirements

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To Maximize Insurance Coverage

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Reputation Management

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*Source: DRI International*

# Business Continuity Management: What is it?



## BCM Integrates the disciplines of:

**Emergency  
Response**

Protecting Life  
& Property

**Crisis  
Management**

Protecting the  
Organization

**IT Operations  
Recovery**

Protecting IT  
Operations

**Business  
Continuity**

Protecting Business  
Operations

*Source: DRI International*

# Business Continuity Management: Components



## Emergency Response Plans

### Minutes to Hours

- Initial control of emergency situations
- Safeguarding human life
- Stabilizing, securing, preventing further harm to property
- Assessing damage

## Crisis Management Plans

### Hours to Days

- Strategic pre-existing plans for a Crisis Management Team (*CMT*)
- Crisis communications – internal & external
- Outward facing liaison - stakeholders, media, etc.
- Co-ordination of service recovery efforts

## IT Operations Recovery

### Continuity of Operation Plans

### Days to Weeks

- Recovery of technology services
- Returning IT to “business as normal”
- Phased recovery of business-critical processes

# Response Planning by Disruption Scenario Type



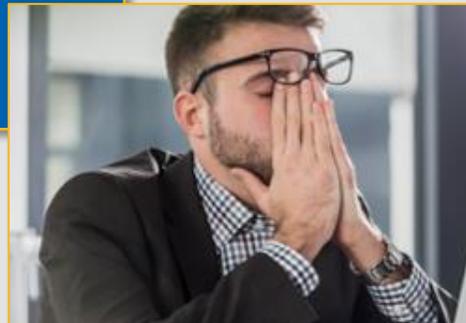
**Loss of a Facility**



**Loss of Staff**



**Loss of a Donor**



**Loss of Technology**

# Business Impact Analysis (BIA) Worksheet



## ◀ Data Gathering Worksheet - Business Impact Analysis (BIA) with Risk Assessment

### Background

+	
Department Name	
Department Owner (Director/Manager)	
Products and Services Directly or Indirectly Delivered by This Department	<input type="checkbox"/> P&S #1 <input type="checkbox"/> P&S #2 <input type="checkbox"/> P&S #3 <input type="checkbox"/> P&S #4 <input type="checkbox"/> P&S #5
□	

### Department Overview

The following table captures key department characteristics that may influence the assignment of recovery objectives and the selection of recovery strategies.

Department Narrative Description	
Customers and Outputs (Internal or External)	•
Peak Operating Periods or Seasonality	•

# BIA Output – Department Recovery Plans



## Human Resources

**Owners** Ryan Hutton  
**Contributors** Tobias  
**Last Updated** September 18, 2016 02:30PM

**DESCRIPTION**  
 This department is responsible for the attraction, selection, training, assessment, and benefits administration of employees, while also overseeing organizational leadership and culture, and ensuring compliance with employment and labor laws.

**PEAK OPERATING PERIODS OR SEASONALITY**  
 None noted.

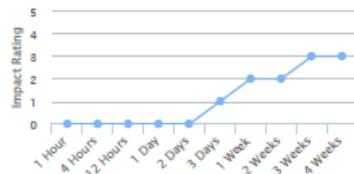
### Activities

#### Administer Payroll

**DESCRIPTION**  
 This activity includes maintaining and updating employee records to enable payroll execution. Following a request to modify employee payroll records (e.g. raise, withholding, garnishment, new employee hire, time adjustment, etc), Human Resources makes the appropriate system changes. Human Resources enters the adjustments into the ADP system and documents the request in the employee file. A copy of records is kept for auditing purposes.

**FINANCIAL**  
 An inability to administer payroll for a week or more may result in employees not receiving their correct payment amounts which could in turn result in regulatory fines.

**REGULATORY**  
 A failure to perform employee payroll could result in regulatory fines or penalties.



**REQUESTED RTO**  
 4 Days

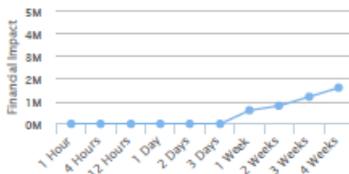
**RELATED PRODUCT/SERVICE**  
 Provide Employee Support

**PROVEN RTO**  
 8 Days

**COMMITTED RTO**  
 4 Days

**REPUTATIONAL**  
 An inability to administer payroll for a week or more could affect the ability to execute an accurate payroll, leaving employees unable or unwilling to report to work.

**OPERATIONAL**  
 An inability to administer payroll for a week or more may prevent or impact the accuracy of employee payroll, leaving employees unable or unwilling to report to work.



## Triggers and Escalation Criteria

Following the onset of a disruptive incident, the Recovery Team Leader will perform an initial assessment to determine if the incident has or will impact this department, its activities or resources. If resources or activities are affected, the Recovery Team Leader will activate this plan. This plan will also be activated based on directives from the Crisis Management Team

Following activation, staff will work to continue performing the most [important activities](#), but also prepare for instruction and guidance from the Department Recovery Team. Additionally, the department should prepare to communicate its status to the Crisis Management Team.

## Recovery Strategies

This recovery plan outlines procedures designed to enable effective and efficient response and recovery based on each of the following four scenarios:

### Scenario 1 – Loss of Facility

If a facility is damaged, inaccessible, or unavailable for use for any reason, loss of facility strategies outline the procedures required to support the recovery of in-scope activities, based on approved recovery requirements.

### Scenario 2 – Loss of Staff

If absenteeism occurs, which may result from no-notice (immediate) loss or a large-scale public health event such as a pandemic, loss of staff strategies describe the tasks necessary to support the staffing of the most essential activities throughout the course of the incident.

### Scenario 3 – Loss of Technology

If there is a pervasive interruption to the information technology environment, loss of technology strategies describe response activities to expedite technology restoration and sustain the business during downtime.

### Scenario 4 – Loss of Vendor/Supplier

If there is a disruptive incident affecting one or more vendors' ability to support the delivery of in-scope products or services, loss of vendor/supplier strategies describe the response activities needed to support the continuity of operations.

The recovery procedures documented in this plan are organized into six sections:

1. Initial Department Assessment/Evaluation
2. Recovery Scenario 1 - Loss of Facility
3. Recovery Scenario 2 - Loss of Staff
4. Recovery Scenario 3 - Loss of Technology
5. Recovery Scenario 4 - Loss of Key Vendor/Supplier
6. Ongoing Operations (until the disruptive incident ends)

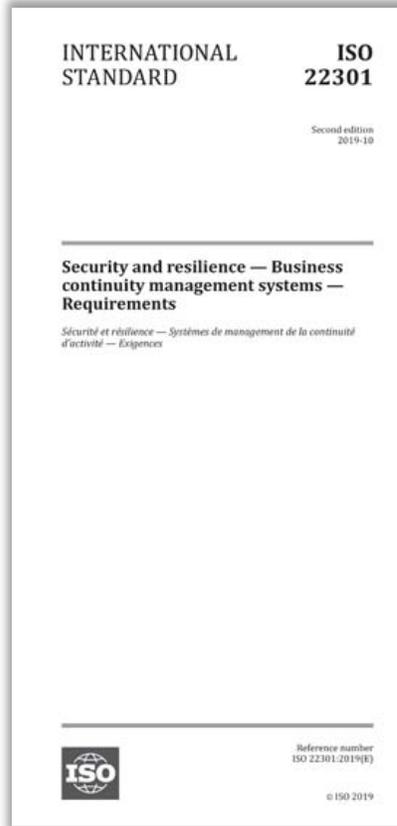
Consult only the recovery procedures necessary, based on the circumstances of the disruptive incident that resulted in the activation of this recovery plan.

# Prioritizing Hazards & Risk

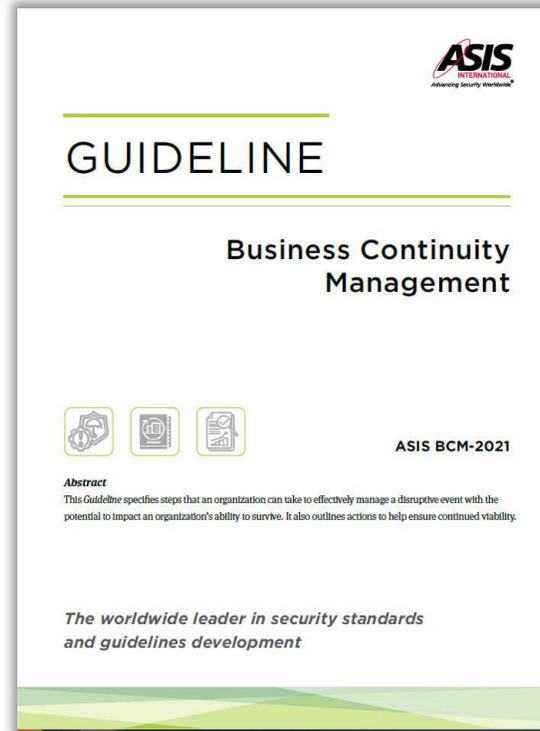


		\$1M	\$500K	\$250K	\$100K	\$50K
Severity		Catastrophic	Major	Serious	Minor	Insignificant
1 Year	Almost Certain	Intolerable	Intolerable	Intolerable	High	Medium
	Frequent	Intolerable	Intolerable	High	Medium	Medium
	Occasional	Intolerable	High	Medium	Medium	Acceptable
	Unlikely	High	Medium	Medium	Acceptable	Acceptable
	Extremely Unlikely	Medium	Medium	Acceptable	Acceptable	Acceptable

# Available Standards & Guidance:



**ISO 22301:2019 (BCMS)**

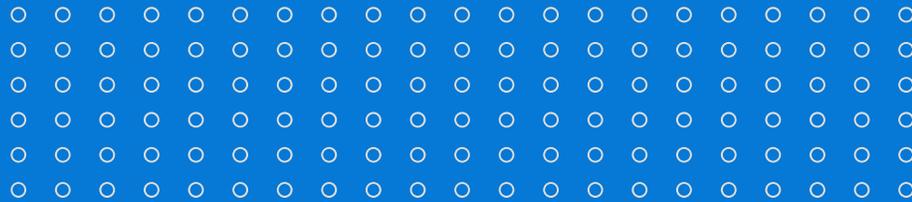


**ASIS National Standards & Guidelines**



**DRI International**

# 4



## Insurance as Part of a Comprehensive Approach

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## Strategy First – Insurance Last

### *Look off the Beaten Path*

- Professional Liability
- Abuse Liability
- Cyber Risk
- Media Liability
- Communicable Disease
- International Risk

# Insurance as Part of a Comprehensive Approach



**DO YOU HAVE THE "RIGHT STUFF"?**  
Building Blocks of a Nonprofit Insurance Program

White Paper  
Provided by HUB International  
Published October 2020

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Risk & Insurance | Employee Benefits | Retirement & Private Wealth

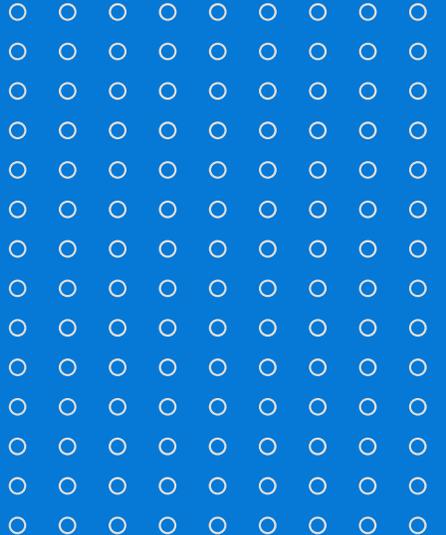
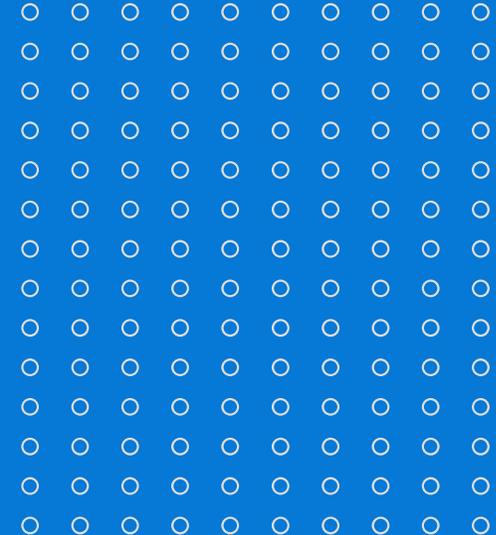
...rt-ups to household-name global organi-  
...stproof their asset protection. For estab-  
...lives around tweaking existing insurance  
...ficient commercial risk transfer, while for  
...und-up. Either way, we strive to deliver  
...ng financial resources for mission.

...it many share the same core insurance  
...mon types of nonprofit insurance protec-  
...t requirements naturally vary by opera-  
...product must be tailored to the buyer's

...legal contract conveying specific rights  
...are identical. Read the fine print of your  
...r who does and can 'translate' them for  
...govern adjudication of every claim – and

	Claim Example
...ct physi- ...to ...nd ensu- ...or loss of	A fire damages a nonprofit's office and contents, destroying furniture, fixtures, computers and important records. The organization incurs additional expenses to rent and equip temporary office space for several months while its own quarters are repaired.
...ct physi- ...to objects ...ntings, ...s, statu- ...reous ...nemen- ...Instru- ...nd manu- ...ctiles ...istorical	Steam emissions from an underground utility damage a church organ's blower mechanism in the basement, further damaging the instrument's leather and wood parts.
...liability ...erty ...al/adver- ...rising ...ations	An exhibit collapses at a nonprofit fundraiser, sending several patrons to the emergency room. They claim the exhibit was negligently erected by the organization's volunteers.

- Nonprofit Guides and Articles
- Coronavirus Resource Centre



# Questions

Have a question specific to your business?

**Contact a HUB Advisor:**  
**[sales.ont@hubtinternational.com](mailto:sales.ont@hubtinternational.com)**

Visit HUB's Coronavirus Resource Center.

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[hubinternational.com/coronavirus](https://hubinternational.com/coronavirus)

