ADDITIONAL BUSINESS RESILIENCE RESOURCE

Damage, Recovery & Reopening Pack

Disaster Risk Management Authority | The Bahamas

Developed as part of the DRM Authority's Business Resilience Programme

What this pack helps you do

Document damage and operational effects, preserve evidence, coordinate immediate recovery actions, identify the conditions and external requirements that apply before reopening, and record a controlled decision to resume operations. This pack contains the Damage and Business Impact Record and the Business Recovery and Reopening Checklist used by the Business Resilience Self-Assessment.

Use this pack when...

- a hazard, accident, utility failure or other event damages premises, assets, stock, systems or records;
- normal operations are stopped or reduced and a controlled recovery record is needed;
- the business must document evidence for management, insurance, assistance, regulatory or financial follow-up; or
- the business is deciding whether, when and under what conditions to reopen.

How to use the pack

1. Address life safety and follow emergency or public-authority instructions first.
2. Open one controlled record and assign an incident lead and record keeper.
3. Document damage, evidence and operational impact using facts and references.
4. Set recovery priorities, notifications and external requirements.
5. Complete the reopening readiness checks and phased reopening plan.
6. Record the reopening decision, conditions, follow-up and plan improvements.

Key concepts

Damage	Business impact	Recovery	Reopening
Physical loss, deterioration or impairment to premises, assets, stock, records or infrastructure.	The effect of the event on people, critical functions, obligations, customers and recovery time.	The coordinated work required to restore priority functions and move toward normal operations.	A controlled decision to resume access or services once required conditions, restrictions and approvals are understood.

Safety, insurance and regulatory boundary

Do not delay emergency action to complete this pack. This resource does not certify premises as safe, determine insurance coverage or claim eligibility, or authorize reopening. Follow emergency-service and public-authority directions, policy and insurer requirements, and all applicable legal, health, safety, licensing, inspection and regulatory requirements. Obtain qualified professional assessment where needed.

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1. Immediate Safety, Authority & Evidence Control

Begin only after urgent life-safety action is underway. Establish who is leading the response, who is keeping the record and where evidence will be stored.

Status key: Y = Yes / in place P = Partly N = No / not in place N/A = Not applicable

No.	Initial control	Status	Action / owner / time
1	Emergency services or the relevant public authority have been contacted where required.		
2	Employees, customers and visitors have been accounted for and immediate assistance needs are being addressed.		
3	Access to unsafe or restricted areas has been controlled, and staff have been told what not to enter or disturb.		
4	The owner, landlord, property manager or site operator has been notified where applicable.		
5	An incident lead and alternate have been assigned, with authority to coordinate immediate actions.		
6	A primary record keeper and secure evidence location have been established.		
7	The insurer, broker or claims contact has been identified and policy-specific instructions are being followed where applicable.		
8	Potential evidence is being preserved and original photographs, videos, receipts and records are protected.		
9	Cleanup, disposal, movement or repair of damaged property is being coordinated with relevant authorities, investigators, landlords and insurers where required.		
10	Sensitive personal, financial, customer and security information is protected throughout documentation and sharing.		

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Event and record control

Event information	Record	Control / ownership	Record
Event / incident name		Incident lead / alternate	
Event reference number		Primary record keeper	
Date / time first identified		Secure evidence location	
Affected location(s)		Insurer / claims contact	
Reported / identified by		Next formal review / handover	

Entry and access decision

Record who determined that an area could be entered, what restrictions remain and when the decision must be reviewed. If safety is uncertain, do not enter; obtain direction from the relevant authority or qualified professional.

Area entry, restriction and clearance log

Area / location	Status	Restriction / condition	Determined by / basis	Date / time	Next review
	☐ No entry ☐ Restricted ☐ Authorized				
	☐ No entry ☐ Restricted ☐ Authorized				
	☐ No entry ☐ Restricted ☐ Authorized				
	☐ No entry ☐ Restricted ☐ Authorized				
	☐ No entry ☐ Restricted ☐ Authorized				

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2. Damage & Business Impact Record

Create an initial overview of what happened, what is known and how the event is affecting operations. Update the record as facts are verified. Distinguish observations from estimates or assumptions.

Initial event summary	Record
Event / cause, if known	
Date / time and duration	
Affected premises / operating area	
Current operating status	☐ Closed ☐ Limited ☐ Reduced ☐ Partly operating ☐ Normal
Immediate safety or access restrictions	
Critical functions affected	
Customers, contracts or obligations at risk	
Initial continuity arrangements activated	
Next review / decision time	

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Damage and Impact Overview

Summarize the principal areas affected before completing the detailed damage register. Use evidence references to link each entry to photographs, reports or supporting records.

Area affected	Observed condition	Immediate safety concern?	Operational effect	Action taken / required	Evidence ref.
Premises / building					
Equipment / machinery / tools					
Stock / inventory / materials					
Vehicles / transport assets					
Utilities / communications					
Technology / data / records					
Other					

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3. Detailed Damage, Loss & Asset Record

Use one line for each damaged or lost area, asset, stock item, document set or other significant item. Use reference numbers so the entry can be linked to photographs, reports, receipts and follow-up actions.

Ref.	Area / item	Identifier / quantity	Pre-event condition	Observed damage / loss	Immediate decision / action	Estimated cost or source	Evidence ref.
1							
2							
3							
4							
5							
6							
7							
8							

Transfer follow-up actions

Record repair, replacement, disposal, consultation, ownership and target dates in the Recovery Action Tracker later in this pack so that each decision is assigned and followed through.

Record estimates carefully

Label preliminary estimates as estimates and record the source. Do not represent an informal estimate as a professional valuation, repair quotation, insurance determination or confirmed loss amount.

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4. Photograph, Video & Evidence Register

Maintain an index of evidence rather than relying on unlabelled images or files. Preserve originals where possible and store copies securely. Protect personal, security-sensitive and commercially confidential information.

Ref.	Date / time	Location	What the evidence shows	Captured / obtained by	File name / secure location	Related damage ref.	Shared with / notes
1							
2							
3							
4							
5							
6							
7							

Evidence quality check

Check	Good practice	Complete?
Context	Wide view shows the overall location or area.	☐
Detail	Closer view shows the specific damage, identifier, quantity or condition.	☐
Traceability	Date, time, location and related damage reference are recorded.	☐
Originals	Original files are retained and not overwritten by edited copies.	☐
Supporting records & sharing	Receipts, serial numbers, policies, contracts or inventories are referenced, and evidence is shared only with authorized recipients.	☐

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5. Operational Impact Assessment

Assess how the event affects the business's critical functions and the resources on which they depend. Use the results to establish continuity and recovery priorities.

Ref.	Critical function / service	Status	Dependencies affected	Estimated duration / uncertainty	Continuity arrangement	Priority / owner
1						
2						
3						
4						
5						
6						

Wider business impact

Impact area	Questions to consider	Business record
People	Injuries, displacement, employee availability, welfare, transport or family responsibilities.	
Customers / community	Loss of essential service, delays, cancelled commitments, access or safety concerns.	
Financial	Lost revenue, payroll, emergency expenditure, damaged stock, debt or cash-flow pressure.	
Contracts / regulation	Missed deadlines, licences, inspections, reporting or compliance requirements.	
Reputation / relationships	Customer confidence, supplier relationships, public information, recovery delays or stakeholder expectations.	

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6. Immediate Continuity & Recovery Priorities

Record the actions required to stabilize operations, protect critical functions and create the conditions for recovery. Set clear owners and decision times.

No.	Required outcome / action	Why it matters	Prerequisite / dependency	Owner	Target date / time	Status	Evidence / next decision
1							
2							
3							
4							
5							
6							

Recovery time horizons

Time horizon	Priority focus	Actions / decisions
Immediate / first hours	Life safety, access control, incident leadership, evidence preservation, critical notifications.	
First 24 hours	Stabilize critical functions, activate alternatives, confirm people and resource availability.	
First 72 hours	Repair / replacement planning, supplier and premises options, customer and employee updates.	
First 7 days	Phased recovery, claims and funding follow-up, inspections / approvals, plan updates.	

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7. Notifications, Claims & External Requirements

Track notifications and information requests. One notification does not automatically satisfy another party's requirements. Record reference numbers, deadlines and follow-up actions. This pack helps organize records but does not determine insurance coverage, claim amounts or eligibility for assistance.

Party / requirement	Contact / method	Date / time	Reference no.	Information requested / provided	Owner / due date	Status / next action
Emergency services / public authority / regulator						
Owner / landlord / property manager						
Insurer / broker / claims administrator						
Utility / telecommunications provider						
Bank / lender / payment provider						
Critical supplier / contractor						
Employees / workforce contact						
Customers / clients / partners						

Claims and assistance record checklist

Record / action	Complete?
Policy, coverage summary and claims contact located	☐
Current asset, stock, ownership and maintenance information available	☐
Photographs, evidence register and damage references completed	☐
Emergency expenditure and loss-mitigation actions documented	☐
Required forms, deadlines, authorization and submission method confirmed; copies, acknowledgements and reference numbers retained; sensitive information protected	☐

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8. Recovery & Reopening Readiness Checklist — Safety and Operations

Complete this checklist before reopening any premises, location or service. “Unknown” is not the same as “ready.” Where a technical or regulatory determination is required, record the qualified person or authority and the evidence received.

Status key: Y = Yes / in place P = Partly N = No / not in place N/A = Not applicable

No.	Readiness condition	Status	Evidence / action / owner
1	Any required emergency-service, public-authority, landlord or site restrictions are understood and followed.		
2	Premises access and any structural, electrical, fire, environmental or other safety concerns have been assessed by the appropriate authority or qualified professional where required.		
3	Electricity, water, sanitation, ventilation, fuel and other essential utilities are safe and adequate for the intended level of operation.		
4	Emergency exits, alarms, fire protection, lighting, access routes and customer / employee areas are usable and unobstructed.		
5	Damaged equipment, machinery, tools and vehicles have been isolated, repaired, replaced or restricted as appropriate.		
6	Stock, food, medicines, chemicals, materials or other regulated / sensitive items have been inspected and handled appropriately.		
7	Critical systems, data, communications and payment arrangements are available or supported by approved alternatives.		
8	Required employees are available, briefed and able to work safely under the proposed arrangements.		
9	Critical suppliers, transport, contractors and outsourced services can support the proposed operating level, and security, access control, cash handling and protection of records / assets are appropriate for reopening.		

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9. Recovery & Reopening Readiness Checklist — Approvals, People and Communications

Confirm the approvals, operating boundaries and communication needed for the specific phase of reopening.

Status key: Y = Yes / in place P = Partly N = No / not in place N/A = Not applicable

No.	Readiness condition	Status	Evidence / action / owner
1	Applicable licences, permits, inspections, occupancy requirements, sector rules and reopening conditions have been identified.		
2	Required approvals, clearances or professional reports have been received, or outstanding requirements are documented with operating restrictions.		
3	The insurer, landlord, lender, regulator or other relevant party has been notified or consulted where required.		
4	The business can meet essential financial obligations and access funds, banking and payment services for the proposed operating level.		
5	Employees understand reporting arrangements, changed duties, hazards, restrictions and what to do if conditions deteriorate.		
6	Customer access, accessibility needs, service limitations, operating hours and health / safety information have been addressed.		
7	Suppliers, contractors, partners and other stakeholders understand the operating status and any changed arrangements.		
8	A clear public / customer message has been approved, including what is open, what is limited and when the next update will be provided.		
9	The decision-maker has reviewed unresolved risks, contingency arrangements and the trigger for pausing or reversing reopening.		
10	A review time has been set to confirm that the reopening phase remains safe, practical and sustainable.		

Reopening principle

Reopening can be phased. The business does not have to restore every product, service, location or operating hour at once. State clearly what is available, what remains restricted and what evidence is required before expanding operations.

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10. Phased Reopening Plan

Define the operating stages the business may use. Adapt the phases to the business. A stage should describe actual capability, restrictions and decision criteria —not simply a date.

Phase	Operating scope	Staffing / location	Restrictions / conditions	Required evidence / approval	Communication	Trigger to advance / pause
0 — Closed / no access	No public or routine operational access. Emergency, assessment or authorized contractor access only.					
1 — Controlled access	Limited authorized access for inspection, cleanup, security, records or essential preparation.					
2 — Reduced operations	A limited range of critical products or services at reduced capacity, hours, staffing or location.					
3 — Partial reopening	More functions restored, but restrictions, workarounds or service limits remain.					
4 — Expanded / normal operations	Most or all functions restored; outstanding recovery and improvement actions continue.					

Service and location detail

Product / service / location	Proposed phase	Operating hours / capacity	Alternative arrangement	Owner	Review point

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11. Reopening Decision Record

Record the formal decision and the evidence considered. Where reopening is conditional, state the restrictions, monitoring and trigger for pause or reversal. A management decision does not replace any applicable technical, legal, licensing, inspection, insurance or public-authority requirement.

Decision information	Record
Decision	☐ Reopen as planned ☐ Reopen with conditions ☐ Remain closed ☐ Pause / reverse reopening
Phase approved	
Location(s) / service(s) covered	
Effective date / time	
Decision-maker / authority	
Persons consulted	
Evidence and approvals considered	
Outstanding risks / limitations	
Conditions of operation	
Trigger for pause or reversal	
Next review date / time	

Authorization and communication

Authorized by	Role / authority	Date / time	Decision communicated by	Audiences / channels	Record location

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12. Recovery Action Tracker & Improvement

Track recovery actions to completion and transfer important findings into the Business Continuity Plan, risk controls, exercises and future preparedness work.

No.	Recovery / improvement action	Source / evidence	Priority	Owner	Target date	Status	Completion evidence / retest
1							
2							
3							
4							
5							
6							

Lessons Identified and plan updates

Review question	Record / action
What worked and should be retained?	
What failed, was delayed or depended on an incorrect assumption?	
Which risk control, continuity strategy or communication arrangement must be updated?	
Which action requires specialist, management, financial or regulatory follow-up?	
What should be tested before the next disruption?	

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Closeout and review

Record owner	Management review	BCP / plan updated	Corrective actions transferred	Next exercise / review

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