



RISK MANAGEMENT GUIDE

BUSINESS PROTECTION FROM TERRORISM THREATS

Introduction

These Risk Management Guidelines have been drawn up to assist businesses in the United Kingdom to address the threat posed by international and domestic terrorism.

The Terrorist Threat

As demonstrated by the July 7, 2005 bomb attacks in Central London, the threat to the UK's citizens, businesses and infrastructure from terrorists is both real and serious.

Whilst the most likely form of attack involves the use of conventional explosives as in the case of the London bombings, the September 11th assaults in the USA illustrate that unconventional means and weapons can also be used to devastating effect.

The most recent attacks in the UK were the failed car bomb attacks in central London and the burning car filled with gas canisters driven into the main terminal of Glasgow airport in June 2007.

The internet and modern technology have increased access to both the materials and the know-how necessary for small groups to construct weapons of terror that were previously unavailable to them. It is thus now necessary to address as realistic the threat of chemical, biological, radiological and nuclear (CBRN) attacks.

In assessing the risk, it is also necessary to consider the variety of delivery methods available to the terrorist, such as:

- By post or courier (e.g. small bombs, incendiary devices, or CBR material)
- Personal delivery and escape (e.g. concealment of a bomb within target premises)
- Suicide attack (e.g. anti-personnel explosive devices detonated in a high profile location or on public transport)
- By vehicle (e.g. explosive-laden vehicle either left outside, parked beneath or suicide-driven into target premises)
- Via innocent 3rd party distribution (e.g. CBR contamination of food or water supplies)
- Via transportation system (e.g. suicide hijackers as in the 9/11 attacks or timer-detonated / remotely-detonated bombs planted in trains or buses).

Assessing the risk to your business

Terrorism poses a threat to all businesses. To some, there is a direct threat because they are front-line targets as a consequence of their profile or their activities. To others, the risk might arise as a result of their location or business associations. Even those companies that consider themselves to be at low risk could find their business seriously impacted by a terrorist attack that is directed at a nearby target, or one which affects their suppliers or customers, or that disrupts travel, telecommunications, electricity, gas or water supplies.

The vulnerability of your business to a terrorist attack should be gauged as part of a structured risk assessment with the aim of identifying:

- the risk of a direct attack
- the risk of collateral damage from an attack on neighbouring premises
- your dependence upon key personnel, business partners, customers and suppliers
- your dependence on utilities and transport providers who might suffer a direct attack or collateral damage.

You should then consider how best to manage these risks and dependencies in order to minimise both the possibility and the impact of any terrorist attack affecting your business and your staff.

Protecting your business and your staff

The following are central to the risk management process in this context.

- suitable precautionary and preventative measures – to minimise the threat
- emergency planning – so that staff are aware of what to do in the event of:
 - a heightened alert warning
 - a specific threat

In the aftermath of an attack you will need a further set of plans.

- a continuity management strategy – to ensure the healthy survival of the business should it be affected by an attack.

It is important in the current climate to develop emergency and business continuity plans now if you have not already done so, and continuously to review these along with your existing security measures – both physical and procedural – in order to best protect your business and your staff. See our Risk Management Guide entitled "Business Continuity Management" on our website for more details.

Where can I obtain more help and information?

The Counter Terrorist Security Advisor at your local police force should be able to support you in developing and reviewing preventative and protective strategies.

MORE TH>N BUSINESS can offer support with the Risk Management Guide above and by the provision of a "Terrorism Risk Assessment Questionnaire" that can be found in the Knowledge Centre on our web-site.

Up-to-the-minute information on the terrorist threat, and further guidance on the measures that should be taken to protect your staff and your business, are available from:

The Home Office on www.homeoffice.gov.uk/security/terrorism-and-the-law/, MI5 on www.mi5.gov.uk/ and the Civil Contingencies Secretariat on www.ukresilience.info

IMPORTANT

The information set out in this document constitutes a set of general guidelines and should not be construed or relied upon as specialist advice. Therefore MORE TH>N BUSINESS accepts no responsibility towards any person relying upon these Risk Management Guidelines nor accepts any liability whatsoever for the accuracy of data supplied by another party or the consequences of reliance upon it.