

RAMIFICATIONS FROM TERRORIST CBR EVENT

The planning for business continuity and disaster recovery post CBR *chemical biological radiological* is often ignored or even worse, wrongly assessed. This assessment can be assimilated as that of a hazard assessment when the risk manager doesn't know of combined or symbiotic effects. Post CBR planning may be difficult to assess due to limited knowledge, experience or facts but various information is available on which to assert assumptions.

This article attempts to alert the planner to some elements which should be considered.

Insurance.

The backbone of all historic plans, where risk appetite is assessed and shortfalls in acceptance are covered by insurers. Insurers with a wealth of experience simply balance profit by subtracting possible cost against premium. The terrorist cover available to cover IRA type bombings saw premium rates hiked by several percent to accommodate or spread all risks and profits amongst all business policies.

The IRA type terrorists provided known risks and known or estimated costs to restore affected buildings with ample contractors but what of CBR contamination. TRIA the UK equivalent of Pool Re (Terrorist Risk Insurance Act 2002) signed by President Bush was intended to provide a temporary insurance cover for America until such time as US insurers assessed premiums. but American insurers refused to offer insurance as they probably estimated premiums could not possibly cover estimated claim costs. The American insurance industry has some first hand experience of CBR and decontamination costs. The Hart building and Brentwood mail handling facility saw decontamination take two years and cost over \$130 million. That was from just two letters containing anthrax, and the Brentwood facility which absorbed most of the cost only had the letters pass through unopened. Pool Re in the UK backed by the government have said they will insure against terror event. The term terrorist event may be extremely loose and cover may not be as global as advertised.

Take for example a dirty bomb release. The RDD *radiological dispersion device* is detonated and wind shift carries contamination through 360 degrees. You notice the expected contamination plume so often described as the "Hot Zone" has been replaced by non directional spread, a symptom of the urban environment.

Your building wasn't obviously affected by blast but it may suffer secondary contamination. Apart from the initial reaction not discussed in this paper you have left the building and now require employees to return to work the following day, week, month even year. You may wish to get a clearance certificate to satisfy H&S, insurance or simple employee or Union concerns. Who will undertake this, who will provide a guarantee of safety, who would have suitable insurance to provide a safety certificate? What of secondary aerosols which is where contamination (dust) is moved by air movement and this may contain radiation and enter your building days or weeks after the event or indeed the clearance inspection?

A huge potential liability for clearance certification and employers. Would Pool Re pay for this inspection, investigation? The answer is nobody knows, at some point they must say you were outside the probable contamination "Hot Zone" but where is that and who assessed it?

Contamination events are known and expected to travel and affect people miles from the detonation or release area. Chernobyl for example spread across all of Europe,

The building survey alone could take weeks, how would you pay employees, manage your business, fund secondary locations. How many seats and weeks/months have you purchased from your Hot Site provider? Many questions exist regarding Pool Re and other insurance policies, many will not be answered until case law is established possibly years after the terrorist event. Could you survive long exclusion from your property? Could you afford to pay for decontamination if your policy excludes it?

You should be aware that many policies already exclude contamination; even mould is excluded from many water damage claims. The cost of decontamination as we have already seen in the US is likely to be uneconomical in most buildings and therefore the leasehold and freehold liabilities or values must be re-assessed. How many companies faced with compound uninsured loss's in excess of tens of millions could survive?

Government Assistance

The government have recognised the potential problems regarding decontamination and launched the GDS Government Decontamination Service. Fully operational on the 16th October 2005 their mission is to provide a directory of suitable contractors and consultants to oversee the decontamination of public or government buildings. The GDS require the appointed private sector companies to fully equip and become available for a possible event or training on a annual or perhaps three yearly contract but without retainer. This wish list may require substantial investment from competing companies with no guarantee of return and it's success is likely to be limited unless changes in the procurement process are made. The carrot is the belief that contractors can charge what they want as long as it is reasonable. These words still echo from the foot and mouth epidemic where contractors provided cleaning and sanitation works at exorbitant costs only to find no payment forthcoming as contracts were disputed after the event.

Foot and mouth should ring alarm bells too, regarding the competence of any government department that couldn't control contamination held in cows and sheep let alone airborne or spread from person to person via planes, trains and gatherings generally. The foot and Mouth outbreak followed almost exactly the parameters of the 1967 outbreak, No lessons were learnt and the infection spread across the whole of the UK. With CBR contamination we need to ensure we don't need to slaughter 20million livestock as in the F&M controls.

Following the various CBR incidents there (*Brentwood Hart buildings*) the American Government found many expected decontamination procedures were not effective. Many high tech solutions ranging from Chlorine Dioxide to Thermal fogging were utilised to varying effects but generally hard work and simple cleaning coupled to audit procedures provided the best results.

The GDS is promoting decontamination procedures that must be seen as doubtful even before use. The British recommendations include the sand blasting of buildings, unfortunately for neighbours their building is likely to be cross contaminated and even worse blasting is likely to push contamination into the building envelope. Sand blasting unless at very high pressure is extremely slow and cost factors may be challenged when the time line to completion is assessed. Spraying bleach is another recommended procedure which is unlikely to have any affect other than create toxic clouds and pollution run off. These and other decontamination

procedures can be seen and should be considered in the DEFRA Strategic National Guidance published in March 2004.

see <http://www.defra.gov.uk/environment/risk/cbrn/cbrn-text.pdf> What is more worrying is that the GDS has actually linked this document to their new web site.

When you assess the likely response from the GDS you might be concerned that they will accept no liability whatsoever for the actions or failures of the contractors they propose, (not recommend). This places the liability directly onto the shoulders of the hiring local authority. They must therefore be capable of assessing the competence and costs of the proposed contractors. Without training or guidance these employers (local authorities) under the H&S at Work 1974 regulation 3 may be seen as liable for their actions too and CEOs may even face personal prosecution.

Decontamination of each building is likely to take months and therefore huge strains on the local economy and business district should be considered.

There may be a shortage of available contractors and the new *CCA civil contingencies act* has removed the likelihood of commercial availability. The CCA has specifically stated that any commercially available resources can be commandeered for use by government authorities. While this could be seen as beneficial to the country it will prevent commercial organisations setting up contracts for possible contamination events as they would most likely have equipment & employees confiscated, with no recourse or indeed right to appeal.

Contamination spread.

Contamination will continue to spread, known as secondary aerosolisation days and weeks after the initial release depending on the agent released. Although plumes are constantly discussed regarding safe direction upwind etc, the reality is that in the urban environment wind speeds vary so much and building shapes, height and other factors result in swirls and constant directional changes, as wind simply bounces off other buildings. These swirls constantly change the direction in which contamination will travel and unless wind speeds reach 25 Km plus the contamination should be expected to have little or no direction. This means that almost any building could be affected and contaminated, requiring clearance today or tomorrow unless controls are installed.

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