

# For Granted



## By Melanie Lockwood Herman

Executive Director

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During one of my favorite episodes of *The West Wing*, President Bartlet remarks, “The most costly disruptions always [happen] when something we take completely for granted stops working for a minute.”

Risk leaders around the globe continue to champion building resilient systems, support, and strategies. These leaders know that accurately forecasting the future is futile; being better prepared for a range of outcomes is reasonable and worthwhile. To identify resilience gaps and opportunities, reflect on the people and things you may be taking for granted.

### Start with Who and What

*Who* are you taking for granted?

Think:

- a long-time staff member who never complains and whose unplanned departure would leave a huge void
- volunteers who serve faithfully and effectively without any expectation of recognition or financial reward
- loyal customers, members, or subscribers whose fees generate mission-driving, recurring revenue
- partners, vendors, and entities that you rely on for their expertise, resources, and support

*What* are you taking for granted?

Think:

- systems and facilities
- software, equipment, and tools relied on by your team

### Identify Backups, Period.

Identifying a backup person, system, or partner *before* you need it is a risk fundamental. Yet during [Risk Assessments](#) led by the NRMCC team, we often hear concerns about the risk and consequences of key team members leaving unexpectedly. The NRMCC team urges our [Affiliate Members](#) and [consulting clients](#) to prioritize this work above other risk concerns.

Don't end with backups for key staff roles; consider strategies for finding replacements for key partners, vendors, products, and systems that fuel your mission. Not sure where or how to start? Use our [Critical Back-](#)

[ups Worksheet](#) to identify, track, and document plans to fill the gaps in your backup and contingency plans. The tables on the worksheet serve as a quick reference guide. Add as many additional rows to each table as necessary. Revisit these lists annually to ensure the information is up to date.

## **Amp up Appreciation**

The simplest advice related to taking people for granted is to stop doing that. How? Start by expressing your gratitude for the contributions team members and partners make to mission success. Tailor your appreciation for the individual's role and scope of responsibility and link gratitude to your mission. For example:

- “Your ability to produce thoughtful, accurate, timely narratives to accompany our financial statements inspires confidence in our Board that is crucial to gaining their support for the bold moves we want to make.”
- “Your gentle stewardship of our members/chapters/councils infuses strength into our network; our mission would not be possible without that network; our reputation is inextricably linked to that strength.”
- “Your beautiful design work on the conference materials generated excitement about the event and made our mission shine.”

## **Investigate Your Insurance Coverages**

All too often, insurance coverages are a “get it and forget it” tool in your risk management toolkit. Just because you purchased a portfolio of commercial coverages doesn't mean that you're automatically covered for every possible scenario! It's important to review each policy's coverages, exclusions, and claims-reporting protocols.

Start by asking what you might be worried about that you think *would* or *should* be covered by one of your insurance policies. Next, examine the policies closely to ensure that they respond to the risks you're most concerned with. If you find the language confusing, contradictory, or vague, now is the perfect time to schedule a conversation with your broker! Chat with your trusted insurance advisor about the risks your organization faces and whether your policies are well suited to respond should the most troublesome risks materialize.

It's not just about checking to see if you're covered. It's also knowing the proper procedure for filing a claim. If your organization finds itself in a position where you need to utilize your insurance coverage, your team should know who to call, what steps should be taken, if there are certain things you *must* do and certain things you *must not* do, and what information should be provided. Take the time to revisit the process annually. Also, consider capturing the “who, what, when, and how” to make a claim on a one-page document your team can use for a quick reference.

## **Document and Share**

Wonderful ideas in someone's head are a missed opportunity. Re-commit to putting things in writing this year and socializing backup and appreciation strategies across your organization. When team members at all levels know that back-ups have been identified for all key roles, they will fear less and be able to focus more.

*Melanie Lockwood Herman is Executive Director of the Nonprofit Risk Management Center. She welcomes your questions and reflections on kicking the habit of taking anything for granted at [Melanie@nonprofitrisk.org](mailto:Melanie@nonprofitrisk.org) or 703-777-3504.*