# Exhibit 5: Disaster Definitions & Declaration Criteria

Disaster Definition

A disaster exists when mission critical business processes are sufficiently impacted such that down-time procedures cannot prevent unsustainable harm to the organization. For example, down time procedures can typically keep critical processes going but at some point, recovering from the use of those downtime procedures (re-entering all the data accumulated during the downtime) is impossible.

List of types of events that would trigger the declaration of a disaster or operational crisis to the JBE/region.

* Loss of data center (natural, by fire, by water, etc.)
* Infrastructure or major equipment failure
* Power outage or significant voltage surge
* Cloud-hosted–circuit outage (single point of failure) or cloud data center outage (single point of failure)
* Severing of communication cables (cut fiber, etc.)
* Security breach
* Data hostage situation (e.g., ransomware)
* Malicious behavior—internal sabotage
* Malicious behavior—vendor sabotage