Definitions of Consequences

Category	Insignificant	Minor	Moderate	Major	Catastrophic
	1	2	3	4	5
Financial	Little or no impact on budget	Able to accommodate within department budget	Able to accommodate within corporate budget	Able to accommodate within corporate budget but only with service cuts and/or reserve funds	Unable to accommodate within Corporate budget/reserve funds. Service cuts will be required. Uninsured loss.
Property/ Physical Damage (City Owned/Other)	Minor, isolated, and/or cosmetic damage loss.	Moderate or limited loss of physical property.	Significant, localized loss of property or moderate property damage or loss on a wider scale.	Significant loss of property on a wide scale. Entire Facility Building.	Widespread severe damage or loss of key assets. Function of property lost.
People	No injury. Little or no impact on injured person's ability to carry on regular activities - no impact on employee confidence and morale.	First aid injuries only. Short term and minor disruption of injured party's daily activities Short term workplace disruption with minor short term impacts on morale.	Medical treatment required. Significant disruption to injured party's daily activities/quality of life Employee morale impacted for those closely affected.	Serious/permanent highly likely with serious impact to quality of life. Employee morale broadly affected along with loss of confidence in health and safety systems.	Single or multiple deaths serious/permanent injury highly likely. Mass, widespread psychosocial impact. Catastrophic impact on quality of life. Event has serious ramifications for work force due to trauma, impact on morale, and associated inefficiencies or turnover.
Environmental	Very minor or reversible damage. No cleanup required	Small release below legal limit. Limited cleanup efforts needed.	Moderate environmental damage, no permanent damage, but clean up required. Must be	Major damage onsite, with offsite release with minimal effects. Extended cleanup with charges, fines, and/or criminal liability.	Sever and irreversible damage with adverse effects to the environment and third parties. Criminal Charges and/or civil liability.

			reported, and could lead to charges and/or fines.		
Business Continuity	No or very minor disruption in services, projects, or processes.	Minor or partial disruption in services, projects, or processes. Increased demand for services manageable within existing budget.	Short term disruption in services, projects, or processes or aspect of operation is affected for a longer period. Moderate increase in demand for services, involving activation contingency plans or utilizing of reserves.	Significant or long term disruption in services, projects, or processes. Significant increase in demand for services requiring revaluation of operational requirements.	Operations are lost for an extended period of time or unable to continue.
Reputation	Little or no public relations impact.	Localized stakeholder concern or media attention. Mitigated by proper stewardship.	Significant incident or moderate media attention (local media coverage). Potential for reservations about the city.	Serious incident or loss of confidence in the City. Considerable media attention (Regional media coverage).	Very Serious incident, major or complete loss of confidence in City. Permanently damaged relationships. Ongoing media attention (National media coverage).
Critical Infrastructure (Electricity, Water, Etc.)	No disruption of critical infrastructure services.	Limited disruption of critical services, or total disruption of 1 service. Minor impact on City operations or clients.	Numerous and/or localized disruption of critical infrastructure. Moderate impact on City operations or clients.	Widespread disruption of critical infrastructure services or total disruption of 2-3 critical infrastructure services. Significant impact on City operations and clients.	Total failure of 3 or more critical infrastructure services. Shutdown of City operations.