

# RISK ASSESSMENT CHECKLIST

## identify and review key risks

Effective risk management is essential to protecting your business. This risk assessment checklist has been designed to help identify potential exposure. Regularly reviewing risks supports business resilience, regulatory compliance and informed insurance decisions.

GENERAL BUSINESS RISKS	
Business name, location(s) & type of operation	
Number of employees and contractors	
Annual turnover and growth projections	
Regulatory or licensing requirements	

PHYSICAL PREMISES RISKS	
Fire safety (alarms, extinguishers, exits)	
Security systems (CCTV, alarms, access control)	
Structural integrity and maintenance records	
Hazardous materials stored or used onsite	

EMPLOYEE SAFETY RISKS	
Health & safety training provided	
PPE available and used	
Accident reporting procedures in place	
Manual handling or machinery risks assessed	

OPERATIONAL RISKS	
Vehicle use (company cars, HGVs, fleet)	
Goods in transit or delivery risks	
Equipment and tool safety checks	
Cybersecurity protocols and data protection	

FINANCIAL & LEGAL RISKS	
Contracts with suppliers, clients or freelancers	
Previous insurance claims or legal disputes	
Intellectual property or copyright risks	
Business interruption planning	

EMERGENCY PREPAREDNESS	
Business continuity plan in place	
Emergency contact list and procedures	
Backup systems for data and operations	
Insurance documents secure and accessible	

INSURANCE COVER REVIEW	
Employers' Liability Insurance	
Public Liability Insurance	
Professional Indemnity Insurance	
Commercial Property Insurance	
Fleet or Commercial Motor Insurance	
Cyber Insurance (if applicable)	

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