



BUSINESS RISK SELF-ASSESSMENT FOR DIRECTORS

Running a business comes with risks - some obvious, others often overlooked.

1

Key Person Risk

- Would your business lose revenue if a key employee couldn't work?
- Do you rely heavily on one individual for sales or operations?
- Would it cost money to replace or cover that person?

2

Director / Owner Risk

- If you (or another director) died or became seriously ill, would the business continue smoothly?
- Is there a financial plan in place to support the business during that time?

3

Shareholder / Partnership Risk

- Do you have a formal agreement in place if a business owner dies?
- Would surviving owners be able to buy out shares?
- Is funding in place to make that happen?

4

Financial Impact

- Could your business survive a sudden drop in income?
- Would loans or liabilities still need to be repaid?
- Would cash flow become an issue?

5

Exit & Continuity Planning

- Do you have a clear plan for what happens if you can't run the business?
- Would your family or business partners be financially protected?

If you answered 'No' or 'Not sure' to any of the above, there may be areas of risk worth exploring further. All Insured can arrange a free, no-obligation review with a specialist to help identify any potential risks in your business and how they could be addressed.

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