

Major Business Risks and Insurance Checklist:

- Employers liability
- Public liability
- Business interruption
- Building (including subsidence) and contents (include tenant improvement)
- Product liability and professional indemnity
- Property owner liability
- Loss of rent
- Terrorism
- Commercial Vehicles
- Key man insurance
- Income protection
- Critical illness
- Credit insurance
- Home worker
- Loss of computer / data
- Protective devices, warranties and maintenance clauses
- Unable to pass on wealth to next generation or business to existing partner(s)

Even the chance may be small. What can go wrong will go wrong ultimately!

It is a matter of time. The key issue is: Can you survive if unlucky things happened?

The priorities of a successful business are always preservation of capital and survive. As a result, all successful businesses are risk averse. What is the alternative way to avoid risks? Transfer the risks and get insurance!

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