

# Protect What You've Built: Business Continuity & Risk Checklist



## Structural Protection

- ☐ I have a current and signed *Buy-Sell Agreement in place*.
- ☐ I've reviewed or updated ownership agreements within the last 2 years.
- ☐ I know how my business would be valued in the event of a transfer or dispute.
- ☐ I have a current and signed *Buy-Sell Agreement in place*.



## Key People & Leadership

- ☐ My business has a clear successor or emergency leadership plan.
- ☐ I've identified any *Key Persons* (including myself) and assessed the financial risk if they were suddenly gone.
- ☐ I have *Key Person Insurance* or a plan to fund their potential replacement.
- ☐ My leadership team knows what to do if I am unexpectedly unavailable.



## Operations & Documentation

- ☐ All essential operating procedures are documented and accessible.
- ☐ I have formal agreements in place with partners, vendors, and major clients.
- ☐ All business licenses, registrations, and compliance filings are current.
- ☐ Employee roles, responsibilities, and expectations are clearly documented.

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## Financial & Legal Readiness

- ☐ Financial reports are accurate, timely, and professionally prepared.
- ☐ I have a current will and/or trust that reflects business ownership.
- ☐ I've worked with an advisor to assess the tax implications of a transfer, sale, or emergency event.
- ☐ I have a current and signed *Buy-Sell Agreement in place*.



## Insurance & Risk Mitigation

- ☐ The business has adequate property, liability, and cyber **security** and cyber insurance.
- ☐ I've reviewed all policies in the last 12 months.
- ☐ I understand what insurance would (and wouldn't) cover in a crisis.
- ☐ My leadership team knows what to do if I am unexpectedly unavailable.



## Future-Proofing

- ☐ I've considered succession planning and who could run or own the business.
- ☐ I've discussed potential exit paths with an advisor.
- ☐ The business is not overly reliant on me, a single client, or one vendor.
- ☐ I have a trusted advisory team (CPA, attorney, insurance advisor, business advisor).



## Score Yourself

- ☒ 16-20 items checked: You're well protected —time to fine-tune.
- ☒ 10-15 items checked: Good start — consider professional support.
- ☒ 1 Fewer than 10 items checked: High Exposure — let's build a plan now.

**Download this checklist and let's talk about your next steps. Schedule a Risk Review Call.**