

Every business is at risk of disruption and the risks come in many forms. Some like severe weather, flooding, fuel shortages and flu



Do you have a list of key contacts for building/equipment maintenance electricity, gas, water,

(IT is central to many businesses and threats to computers and systems is well known. It is important that staff are informed of any dangers and any systems to protect your IT)			
Is IT critical to your business?			
Do you regularly back-up your information?			
Do you hold a copy of the back-up off site?			
Do you have IT maintenance staff or maintenance contractors?			

(Premiums may be reduced if you can demonstrate robust business continuity plans)

Do you have sufficient insurance to pay for disruption to business?, i.e. cost of repairs, hire of temporary staff, lease of temporary accommodation and equipment?

Do you have copies of insurance details in more than one location to enable you to contact them immediately disruption occurs?

Can you reduce your premiums by having a plan or putting any measures in place to reduce the risk of disruption such as flood barriers?