

SAFE HANDS **BDA**

Business Owner Risk Assessment: **How Protected Is Your Business?**

Your business is more than just your job — it's your income, your team's livelihood, your family's future, and your legacy. But have you taken the steps to protect it in the event of the unexpected?

This simple assessment will help you identify whether your business could survive a serious disruption — like the death or disability of a key person (including you), a partner's exit, or a sudden financial gap.

Use this as a check-up to see where you're covered — and where you may need support. **Be honest, and don't worry — this isn't a test. It's your first step toward peace of mind.**

At the end, use the scoring guide to evaluate your next move — and book your free consultation to create a personalized plan.

SECTION 1: BUSINESS CONTINUITY CHECK

Instructions: Answer each question honestly. Tick the appropriate box.

Question	Yes	No	Not Sure
If I were to pass away, would my family have access to business income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If a key employee or partner died, would my business survive financially?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do I have a life insurance policy specifically tied to my business?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Could my team or clients continue operations without me for 30+ days?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Would any outstanding business loans or contracts be paid off?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 2: TEAM & KEY PERSON PLANNING

Question	Yes	No	Not Sure
Have I identified who the key person(s) in my business are?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do I have Key Person Insurance in place for myself or others?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have I estimated how much a key person's loss would cost the business?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Could I afford to recruit and train a replacement quickly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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SECTION 3: PARTNERSHIP & SUCCESSION PLANNING

Question	Yes	No	Not Sure
Do I have a Buy-Sell Agreement in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the agreement legally documented and current?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the Buy-Sell funded with life insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Would my partner(s) be able to buy out my share if I died?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do I know who would legally inherit or sell my business if I passed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 4: POLICY CHECK-UP

Question	Yes	No	Not Sure
Have I reviewed my life insurance in the past 2 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are my beneficiaries correctly named (and updated)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does my coverage reflect my business's current value?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have I factored business debts or leases into my coverage amount?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Scoring Guide

- **Mostly “Yes”:** You’re on the right track — consider a deeper review to fine-tune.
 - **Mostly “No” or “Not Sure”:** It’s time to take action. Let’s talk about protecting what you’ve built.
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[Book Your Free Business Insurance Review.](#)