

Winter Business Protection Checklist



	Complete
Insurance Review	
Review buildings insurance coverage and limits	
Check business interruption insurance terms	
Verify coverage for weather-related equipment breakdown	
Confirm stock and contents insurance adequacy	
Review public liability insurance coverage	
Check policy excess amounts and terms	
Document all high-value assets (photographs and descriptions)	
Store insurance documentation securely and accessibly	
Building Maintenance	
Inspect roof for damage or weak spots	
Clean gutters and downpipes	
Check external walls for cracks or damage	
Test heating system and controls (including servicing the boiler, radiators and back up generators)	
Insulate exposed pipes	
Check window and door seals	
Test emergency lighting	
Verify proper drainage around the building	
Safety Measures	

Stock adequate grit/salt supplies	
Create snow clearance plan for paths/car parks	
Check external lighting	
Mark and protect hazardous areas	
Test fire alarms and emergency systems	
Check first aid supplies	
Update emergency contact lists	
Check all emergency exit routes are clear	
Business Continuity	
Create/update written business continuity plan (BCP)	
Establish and train an emergency response team	
Document critical business processes	
Set up remote working capabilities if applicable	
Test backup power systems	
Verify data backup procedures	
Create staff communication plan	
List alternative suppliers	
Document customer communication procedures	
Store critical documents offsite or in a secure and waterproof location	
IT Systems	
Test data backup systems	
Verify cloud storage access	

Protect sensitive equipment	
Document IT recovery procedures	
Test remote access systems	
Verify cybersecurity measures	
Staff Preparation	
Update staff emergency contact details	
Document remote working procedures	
Train staff on emergency protocols	
Create adverse weather policy	
Establish communication cascade	
Assign emergency responsibilities	
Brief staff on insurance procedures	
Financial Planning	
Review cash flow projections	
Establish emergency fund	
Document banking contingency plans	
Update asset register	
Review supplier payment terms	
Check insurance excess fund availability	
Supply Chain	
List critical suppliers	

Identify backup suppliers	
Review stock levels	
Document supply chain procedures	
Check supplier contingency plans	
Establish emergency ordering processes	
Regular Monitoring	
Check weather forecasts daily	
Monitor property conditions	
Review staff availability	
Check heating systems	
Inspect vulnerable areas	
Test emergency equipment	
Update contact lists as needed	
Post-Incident	
Document any damage immediately	
Take photographs of incidents	
Contact insurance broker promptly	
Keep receipts for emergency repairs	
Log all incident-related costs	
Record business interruption details	
Review and update procedures based on experience	

Important Notes:

- Review this checklist quarterly
- Keep completed checklists for insurance purposes
- Share relevant sections with responsible staff members
- Update as your business needs change
- Consult with your insurance broker about specific requirements

Last Review Date: _____

Next Review Date: _____

Reviewed By: _____

Insurance Information

Clarke Dove Claims Team Number Saved in Phone **0115 9628342.**