

A RISK REDUCTION CHECKLIST FOR BUSINESSES

INSURANCE

Business Liability Insurance
Umbrella Liability Insurance
Business Property Insurance
Errors and Omissions Insurance
Directors and Officers Insurance
Employment Practices Insurance
Workers Compensation Insurance or Self-Insurance

INTELLECTUAL PROPERTY

Trademark Protection
Copyright Protection
Patent Protection
Trade Secret Protection

PHYSICAL SECURITY

Site Security
Personnel Security
Background Checks

COMPUTER SECURITY

Software Protection
Network and Internet Protection
Hardware Protection
Data Protection

FINANCIAL PROTECTION

Sarbanes-Oxley Compliance
Financial Auditing
Financial Control
Financial Access Control

CORPORATE COMPLIANCE

Corporate Records Maintenance
Corporate Board Responsibilities
Audit Committee

LABOR PROTECTION

Interview Standards
References
Background Checks
Immigration Compliance
Performance Appraisals
Required Postings
Employment at Will
Employee Handbook
Employment Contracts
Sexual Harassment Policy
Non-Discrimination Policy
Affirmative Action Policy
Benefits Policy
Discipline Policy
Termination Policy
Wage and Hour Compliance
Privacy Policy
Americans with Disabilities Act (ADA) Compliance
Occupational Safety and Health (OSHA) Compliance
Workplace Safety Policy
Grievance Policy
Exit Interviews

BUSINESS SUCCESSION

Buy-Sell Agreement
Restricted Securities
Key Person Insurance
Succession Plan
Successor Training

Disclaimer: Nothing in this material is legal advice. For information on implementation, contact a qualified attorney.

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Law Office of Bradley Smith, 1754 Technology
Drive, Suite 229, San Jose, CA 95110, (408) 573-
1010, brad@bsmithlaw.com.