



## Risk Management and How to reduce risk in your business

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Insurance is the backstop to the risks faced by your business. So why start at the end?

Severn Bay have an experienced team of Risk Managers, who can look at your business and its processes from start to finish and help you plan to avoid or certainly lessen the risks you face.

Through the process of Business Continuity Planning you can decrease the risks faced by your company, giving you peace of mind and a step by step process to follow should the worst happen.

These plans start with a detailed fact find about you, your company and the people who work in it and the processes and procedures you carry out. By truly understanding your business a segmented plan is drawn up, looking at:

- Direction and Control
- Communications
- Life Safety
- Property Protection
- Community Outreach
- Recovery and Restoration
- Implementation and Maintenance of the Plan

### Severn Bay can offer you 4 different Risk management plan packages

**Bronze:** Where we carry out an initial consultation with you then supply you with the documentation you need to produce a Business Continuity Plan, with some telephone support, to help you put that plan together.

**Silver:** Where after the initial consultation, we give you full guidance to complete the documentation to produce a Business Continuity Plan.

**Gold:** Where we consult with you and then write the Business Continuity Plan with you, by spending some time in your business working with the key players in your team to full recognise the risks you face and the best ways to mitigate or reduce these risks.

**Lobster:** Where we write the Business Continuity Plan alongside you, and then through a series of regular visits throughout the year make sure that the risk mitigation identified in the plan is implemented.

All of these measures can assist in lowering your insurance premiums, as insurers like to see businesses that are well run and who are actively trying to reduce their exposure to risks. If you would like us to take a look at those insurances after working on your Business Continuity Plan, Severn Bay has access to the full range of insurance covers your business could require, and as we don't take commission from insurers we can save you money too!

Prices vary on the plan you require and the size of your business.

**Call or email to arrange a visit from one of our experienced team**

