



## GENERAL RISK SELF-ASSESSMENT

Complete the details and send back to [priority@blacksablerisk.com](mailto:priority@blacksablerisk.com)

<b>COMPANY NAME</b>	
<b>DATE OF ASSESSMENT</b>	
<b>ASSESSED BY</b>	
<b>eMAIL ADDRESS</b>	

<b>SECTION 1: GOVERNANCE, LEGAL &amp; STATUTORY COMPLIANCE</b>		<b>Unsure</b>	<b>Yes</b>	<b>No</b>
1	Is the operating entity for this property fully compliant with CIPC, SARS, UIF, and COIDA?			
2	Is the property correctly zoned/approved for current use under municipal requirements?			
3	Are all legally required Certificates of Compliance current and on file for this property?			
<b>SECTION 2: OCCUPATIONAL HEALTH &amp; SAFETY (OHS)</b>		<b>Unsure</b>	<b>Yes</b>	<b>No</b>
1	Is there a written OHS Policy that's signed by the responsible person?			
2	Have the required OHS appointments been formally made in writing?			
3	Do you maintain an up-to-date OHS safety file?			
<b>SECTION 3: PUBLIC, GUEST &amp; VISITOR SAFETY (LIABILITY RISK)</b>		<b>Unsure</b>	<b>Yes</b>	<b>No</b>
1	Are safety warnings and mandatory signage clear, and visible?			
2	Is public access controlled appropriately for your risk level?			
3	Do you have Public Liability insurance in place and reviewed to match your real exposure?			
<b>SECTION 4: FIRE &amp; LIFE SAFETY</b>		<b>Unsure</b>	<b>Yes</b>	<b>No</b>
1	Is all firefighting equipment serviced, certified, and within date?			
2	Are emergency lights and illuminated exit signage installed where required and tested?			
3	Do you have a documented evacuation plan, assembly points, and assigned roles?			
<b>SECTION 5: SECURITY, CRIME &amp; INTENTIONAL HARM</b>		<b>Unsure</b>	<b>Yes</b>	<b>No</b>
1	Are critical security systems in place and working as intended?			
2	Is external and internal lighting adequate at night in key risk areas?			
3	Are you fully compliant with all insurer security warranties and requirements?			
<b>SECTION 6: NATURAL PERILS &amp; MAJOR LOSS HAZARDS</b>		<b>Unsure</b>	<b>Yes</b>	<b>No</b>
1	Have you identified the major natural perils that could realistically affect this site?			
2	Is the property located in or near a known flood-risk area?			
3	Is lightning and surge protection installed where required and maintained?			
<b>SECTION 7: PROPERTY CONDITION &amp; ASSET INTEGRITY</b>		<b>Unsure</b>	<b>Yes</b>	<b>No</b>
1	Do you have lifecycle planning and budgeting for major replacements and renewals?			
2	Are maintenance records, service reports, and repair evidence stored and retrievable?			
3	Do you have up-to-date floorplans, site plans, layouts that match the actual site?			
<b>SECTION 8: UTILITIES &amp; OPERATIONAL RESILIENCE</b>		<b>Unsure</b>	<b>Yes</b>	<b>No</b>
1	Do you have adequate backup power for your critical operations?			
2	Do you have backup water supply or storage capacity to maintain safe operations?			
3	Is your IT environment protected against downtime and data loss?			
<b>SECTION 9: ENVIRONMENTAL, HEALTH &amp; HYGIENE RISK</b>		<b>Unsure</b>	<b>Yes</b>	<b>No</b>
1	Are Safety Data Sheets (SDS/MSDS) available and known to staff?			
2	Is waste managed and disposed of legally and safely?			
3	Is pest control in place and effective for your risk level and environment?			
<b>SECTION 10: EMERGENCY MANAGEMENT &amp; BUSINESS CONTINUITY</b>		<b>Unsure</b>	<b>Yes</b>	<b>No</b>
1	Do you have a written Emergency Response Plan that covers your realistic scenarios?			
2	Are evacuation routes, assembly points, and emergency contact information displayed?			
3	Is medical response practical and ready at all times?			
<b>SECTION 11: INSURANCE &amp; CLAIMS READINESS</b>		<b>Unsure</b>	<b>Yes</b>	<b>No</b>
1	Do you understand your key policy conditions, exclusions, and claim requirements?			
2	Are you compliant with insurer warranties and minimum risk controls right now?			
3	Are your sums insured and values accurate and reviewed at least annually?			

