



Checklist for Risk Management – For Tourism Entrepreneurs

This checklist can be used as an independent tool or as an introduction to broader risk management. It helps assess the readiness, safety, and development needs of a tourism business.

1. Personnel and Competence

- ☐ Are roles, responsibilities, and task allocations clearly defined?
- ☐ Is staff competence, training, and occupational safety knowledge up to date?
- ☐ Is work ability and well-being monitored or supported systematically?
- ☐ Are occupational safety documents prepared and introduced?
- ☐ Are the entrepreneur's own workload and well-being under control, and is critical knowledge documented and shared?

2. Finance and Administration

- ☐ Are financial indicators, cash flow, and obligations monitored regularly and systematically?
- ☐ Is there a written risk management or continuity plan?
- ☐ Are risks identified and control measures integrated into business operations?
- ☐ Are contracts, insurance policies, and investment rationales up to date?
- ☐ Are changes in the operating environment and their impacts monitored?

3. Customers and Communication

- ☐ Are customer segments identified and services designed to meet their needs?
- ☐ Is customer feedback utilized for improving operations and services?
- ☐ Is communication (marketing, website, social media) clear and consistent?
- ☐ Is there a plan for crisis communication and reputation management?

4. Services and Daily Operations

- ☐ Are products and services safe, high-quality, and up to date?
- ☐ Does the company have the ability to respond to demand fluctuations or exceptional situations?
- ☐ Are facilities, equipment, and tools safe and in good condition?
- ☐ Is there a contingency plan for operational disruptions?
- ☐ Is customer experience and service flow monitored regularly?

5. Responsibility and Environment

- ☐ Is responsibility integrated into daily operations, goals, and communication?
- ☐ Are environmental impacts (energy, waste management, biodiversity) identified and minimized?
- ☐ Are accessibility and equality considered in services?
- ☐ Has the company defined principles or practices related to responsibility?

6. Safety and Data Protection

- ☐ Are safety requirements and accident risks considered in services?
- ☐ Is there preparedness for physical damage such as fires or accidents?
- ☐ Are data protection and cybersecurity ensured through practical measures?



Laws and Regulations Relevant to Tourism Entrepreneurs in Finland

This list helps identify typical and key obligations for tourism entrepreneurs in Finland. It is not exhaustive, so always check which obligations apply to your business. Legislation changes regularly; always verify up-to-date information from official sources before making decisions or agreements.

Consumer Protection and Contracts

- ☐ I know the obligations under the **Consumer Protection Act** (marketing, contract terms, liability for defects).
- ☐ I comply with the **Package Travel Act**, if I sell travel packages.
- ☐ I use clear and understandable **contract terms** with customers and partners.
- ☐ I know the company's liability under the **Tort Liability Act**.
- ☐ I ensure compliance with e-commerce and electronic marketing requirements (**Act on Electronic Communications Services**).
- ☐ If I provide transportation, I comply with the **Act on Transport Services**.
- ☐ I ensure necessary insurance coverage (**liability insurance, travel guarantees**).

Health and Safety

- ☐ I comply with the **Food Act** and **Health Protection Act** (catering services, accommodation, and swimming areas).
- ☐ I ensure building and facility permits (**Building Act**).
- ☐ I prepare and maintain a rescue plan (**Rescue Act**).
- ☐ I comply with the **Act on the Safety of Consumer Services**, if I provide program services (risk assessment and safety plan).
- ☐ I know the guidelines and restrictions under the **Communicable Diseases Act**.
- ☐ I ensure compliance with **hygiene passport requirements** and the **Tobacco Act**.

Labor Legislation

- ☐ I comply with the **Employment Contracts Act**, **Working Hours Act**, and **Annual Holidays Act**.
- ☐ I fulfill obligations under the **Occupational Safety and Health Act** (risk assessment, occupational safety and health action programme).
- ☐ I know the requirements of the **Co-operation Act** (if more than 20 employees).
- ☐ I fulfill **tax withholding** and **employer obligations** (salary payment, social insurance).
- ☐ If I employ foreign workers, I comply with the **Aliens Act** and seasonal work regulations.

Taxation and Accounting

- ☐ I am **registered for VAT** and understand **VAT rates** (e.g., accommodation 10%).
- ☐ I know the **special margin taxation rules for the travel industry** (VAT Act 80 § travel agency services).
- ☐ I maintain accounting in compliance with the **Accounting Act**.
- ☐ I know the obligations under the **Tax Assessment Procedure Act** and, as an employer, the **Prepayment Act**.



Data Protection and Cybersecurity

- ☐ I comply with the EU **GDPR Regulation** and the **Data Protection Act** (privacy notices, consents, and retention periods).
- ☐ I ensure compliance with the **Act on Data in Electronic Communications** and **cybersecurity requirements** (booking data, camera surveillance, payments).

Alcohol, Food and Licensing

- ☐ I comply with the **Alcohol Act** and ensure **serving licenses**.
- ☐ I comply with obligations under **the Food Act** and **own-check quality assurance (own-check plan)** according to Finnish Food Authority guidelines).
- ☐ I comply with the **Tobacco Act**, if applicable (sales, use of premises).

Environment and Sustainability

- ☐ I know the **Environmental Protection Act** and manage environmental impacts.
- ☐ I handle waste management in compliance with the **Waste Act**.
- ☐ I consider restrictions under the **Nature Conservation Act** in nature sites and national parks.
- ☐ I comply with the **Water Act**, **Off-Road Traffic Act**, and, if necessary, the **Act on Metsähallitus** regulations (routes, waterways, snowmobiling).
- ☐ I know the requirements of the **Land Extraction Act** and **Chemicals Act**, if applicable.
- ☐ I ensure **environmental permits** and follow **sustainability programs** (e.g., Sustainable Travel Finland) if participating.

Other and Local Obligations

- ☐ I know local **Land use and building Act**. I ensure necessary **permits and notifications** (e.g., environmental, food, alcohol, program service permits).
- ☐ I maintain **insurance coverage** (liability, accident, and business interruption insurance).
- ☐ I consider **accessibility requirements** (Building Act, Act on the Provision of Digital Services).
- ☐ I **monitor legislative changes and official guidelines** (Food Authority, Tukes, Finnish Supervisory Agency, Tax Administration, Occupational Safety, ELY Centre).

Sources and References for Legal Section

Finlex – <https://www.finlex.fi/en>

Ministry of Economic Affairs and Employment – Guidelines on tourism industry regulation

Finnish Safety and Chemicals Agency (Tukes) – Consumer safety and program services

Finnish Food Authority – Food and own-check obligations

Finnish Supervisory Agency (former Valvira) - Alcohol and serving licenses, health protection

Tax Administration – VAT guidelines for the tourism industry

Visit Finland – Sustainable Travel Finland program

Digital and Population Data Services Agency – GDPR guidelines and electronic services

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