

Executive Incapacitation Protocol

Business Emergency Binder Fillable Template

Business Name	Enter here	Binder Owner	Enter here
Current CEO / Owner	Enter here	Last Updated	Enter here
Prepared By	Enter here	Review Cycle	Enter here
Attorney / Advisor	Enter here	Emergency Decision Lead	Enter here

PURPOSE: This section gives the business a calm, documented plan for leadership absence, owner incapacity, owner death, signature authority transitions, emergency banking access, spokesperson succession, and family communication. It is designed to preserve operations while formal legal authority is verified.

Rubi Tip: This is one of the highest-seriousness sections in the binder. Review it with legal, banking, tax, and insurance advisors before an emergency occurs, then keep the printed and digital copies updated.

SECTION 1: ACTIVATION TRIGGERS AND IMMEDIATE TRIAGE

Trigger Event	Protocol Level	Immediate Action	Verification Needed	Status
Executive unreachable for critical business decision	Level 1: Temporary Absence	Activate backup decision maker	Time last contacted / urgency	☐ Open ☐ Resolved
Executive hospitalized or medically unable to communicate	Level 2: Incapacity	Notify emergency succession team	Medical/family confirmation	☐ Open ☐ Resolved
Owner death or confirmed permanent incapacity	Level 3: Ownership Event	Contact attorney, executor, key banking contact	Legal documentation	☐ Open ☐ Resolved
Executive legal detention, disappearance, or safety event	Level 3: Command	Centralize communications and preserve records	Authority / law enforcement contact	☐ Open ☐ Resolved
Leadership conflict or family dispute over authority	Level 4: Legal Hold	Pause major transfers; route to counsel	Operating agreement / estate documents	☐ Open ☐ Resolved

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Trigger Event	Protocol Level	Immediate Action	Verification Needed	Status
Public rumor about death, illness, or leadership collapse	Level 2: Communications	Use approved spokesperson succession	Facts approved for public release	☐ Open ☐ Resolved

SECTION 2: TEMPORARY CEO REPLACEMENT PLAN

Identify who may temporarily lead the business when the owner, CEO, founder, or managing executive is unavailable. Authority should be limited, documented, and reviewed until permanent authority is confirmed.

Order	Temporary Role	Name	Contact	Authority Scope	Activation Condition
1	Acting CEO / Managing Owner	Enter	Enter	Enter	Enter
2	Operations Lead	Enter	Enter	Enter	Enter
3	Finance Lead	Enter	Enter	Enter	Enter
4	Client / Vendor Lead	Enter	Enter	Enter	Enter
5	HR / People Lead	Enter	Enter	Enter	Enter
6	Backup Executive	Enter	Enter	Enter	Enter

SECTION 3: OWNER DEATH OR INCAPACITY PROCEDURES

Use this page when the owner, founder, or controlling executive has died, is presumed dead, or is permanently incapacitated. This worksheet is not a substitute for legal advice; it is a continuity checklist for preserving operations while counsel, family representatives, and authorized successors confirm formal authority.

First 24 Hours

- ☐ Confirm the event through a reliable family, medical, legal, or official source before notifying staff broadly.
- ☐ Contact the business attorney, estate attorney, executor/personal representative, and insurance contact listed in this binder.
- ☐ Freeze non-essential ownership changes, large transfers, unusual payments, and discretionary distributions until authority is confirmed.
- ☐ Activate the temporary CEO replacement plan and document who authorized the activation.
- ☐ Prepare one private staff message and one external holding statement if needed.

First 72 Hours

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- ☐ Review operating agreement, bylaws, buy-sell agreement, key-person insurance, trust documents, and bank resolution records.
- ☐ Confirm payroll, vendor payments, client deliverables, insurance coverage, and tax deadlines that cannot be missed.
- ☐ Document all family communications and requests for access to accounts, funds, files, or company systems.
- ☐ Set a recurring leadership check-in until permanent authority is legally confirmed.

SECTION 4: SIGNATURE AUTHORITY TRANSITIONS

Authority Area	Current Signer	Temporary Signer	Limit / Threshold	Documentation Required	Approval Notes
Contracts	Enter	Enter	Enter	Enter	Enter
Purchase Orders	Enter	Enter	Enter	Enter	Enter
Payroll	Enter	Enter	Enter	Enter	Enter
Vendor Payments	Enter	Enter	Enter	Enter	Enter
Tax / Government Filings	Enter	Enter	Enter	Enter	Enter
Lease / Property	Enter	Enter	Enter	Enter	Enter
Insurance Claims	Enter	Enter	Enter	Enter	Enter

SECTION 5: EMERGENCY BANKING AUTHORITY

Account / Institution	Current Authorized Person	Emergency Authorized Person	Daily Limit	Activation Evidence
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter

Banking Control Tip: Keep this section aligned with the bank's formal signer records, corporate resolutions, operating agreement, and attorney-approved authority documents. Do not rely on this worksheet alone to move money or change account ownership.

SECTION 6: MEDIA SPOKESPERSON SUCCESSION

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Order	Spokesperson	Audience	Approved Topics	Do Not Discuss
Primary	Enter	Enter	Enter	Enter
Secondary	Enter	Enter	Enter	Enter
Legal / Sensitive	Enter	Enter	Enter	Enter
Employee Internal	Enter	Enter	Enter	Enter
Customer / Vendor	Enter	Enter	Enter	Enter

Public communications should be limited to verified facts, continuity assurances, and approved next steps. Private health, family, estate, and ownership details should not be released unless formally authorized.

SECTION 7: FAMILY COMMUNICATION PROCEDURES

Family / Representative	Relationship / Role	Contact	What They May Receive	Communication Owner
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter

Family Communication Rule: Use compassion and clarity, but do not give account access, payroll data, employee files, client records, passwords, ownership records, or financial control to any person until authority is verified by counsel and company documents.

SECTION 8: ADVISOR AND EMERGENCY CONTACT LIST

Role	Name	Phone	Email	Notes / Authority
Business Attorney	Enter	Enter	Enter	Enter
Estate Attorney	Enter	Enter	Enter	Enter
CPA / Tax Advisor	Enter	Enter	Enter	Enter
Insurance Agent	Enter	Enter	Enter	Enter
Bank Relationship Manager	Enter	Enter	Enter	Enter
Executor / Trustee	Enter	Enter	Enter	Enter
HR / Payroll Contact	Enter	Enter	Enter	Enter

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Role	Name	Phone	Email	Notes / Authority
IT / Password Vault Admin	Enter	Enter	Enter	Enter

SECTION 9: CRITICAL AUTHORITY DOCUMENT LOCATIONS

Document	Location	Who Can Access	Last Reviewed
Operating Agreement / Bylaws	Enter	Enter	Enter
Buy-Sell Agreement	Enter	Enter	Enter
Corporate Resolution	Enter	Enter	Enter
Power of Attorney	Enter	Enter	Enter
Trust / Estate Documents	Enter	Enter	Enter
Key-Person Insurance	Enter	Enter	Enter
Bank Signer Records	Enter	Enter	Enter
Password Vault Instructions	Enter	Enter	Enter

SECTION 10: APPROVED COMMUNICATION TEMPLATES

Internal Staff Holding Message	
When to Use	Describe use case
Approved Language	Starter wording: We are managing an executive availability matter and have activated our continuity protocol. Business operations, payroll, customer service, and vendor commitments remain under active management. Please direct questions to [name/title] and do not share unverified information externally. Customize approved message here

Customer / Vendor Continuity Message	
When to Use	Describe use case
Approved Language	Starter wording: Our leadership continuity plan has been activated due to an executive availability matter. Your point of contact remains [name/title], and our service commitments remain in place. We will share additional operational updates if they become necessary. Customize approved message here

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Public / Media Holding Statement

When to Use	Describe use case
Approved Language	Starter wording: <i>We are aware of questions regarding our leadership. The company has activated its continuity plan and operations are continuing under authorized leadership. Out of respect for privacy, we are not sharing personal details at this time.</i> Customize approved message here

Family Representative Script

When to Use	Describe use case
Approved Language	Starter wording: <i>We are sorry for what your family is experiencing. Our priority is to protect both the family's privacy and the company's continuity. We will coordinate through [legal/contact person] so requests are handled respectfully and according to the appropriate authority documents.</i> Customize approved message here

SECTION 11: CONTINUITY DECISION LOG

Date / Time	Decision / Action	Authorized By	Evidence / Document	Follow-Up Needed
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter
Enter	Enter	Enter	Enter	Enter

SECTION 12: FINAL AUTHORITY REVIEW

Protocol Activated By	Enter decision
Activation Date / Time	Enter decision
Temporary Authority Confirmed Through	Enter decision
Legal / Bank Review Completed	Enter decision
Next Review Deadline	Enter decision

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Executive / Advisor Sign-Off	Enter decision
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