

LOSS CONTROL

FOR THE

OFFICE AND BUSINESS SERVICES

SAFETY TIPS

An ounce of prevention is worth a pound of cure, so too with insurance. It's better to prevent a loss from happening than to try and pick up the pieces afterwards (although we'll do all we can to help our clients who do have claims).

We present this advice in the form of safety tips to help you:

- prevent a loss from occurring
- be proactive and do something to protect the things you value
- deter crime from your business premises and avoid its emotional and financial cost

Remember insurance can only pay to replace items or repair damage. It cannot recreate stolen goods, especially those with sentimental value.

Here is a series of loss prevention tips:

ALARM SYSTEMS

Components:

All alarm components including control panels and alarm devices such as door contacts and motion detectors should be listed by Underwriters Laboratories of Canada (U.L.C.).

Installation:

All system components should be installed by a U.L.C. listed contractor and to U.L.C. specifications.

Monitoring Station:

The alarm should be transmitted to a U.L.C. listed monitoring or central station. The alarm transmission lines should be able to detect any attempts at tampering.

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This checklist is intended to help you identify potential losses in the day-to-day operation of your business. It will also help you understand common hazards and ways to control them. The following suggestions are general in nature and are not intended to cover all potential problems. You may require other protection features not listed here.

General Property Protection

Building Services

- Heating, Ventilation and Air Conditioning Systems – these systems should be serviced annually by qualified contractors. Service reports should be maintained and available for review.
Electrical System – depending on the age, the electrical system should be evaluated to ensure:
 - There is sufficient capacity for the demand.
 - Good conditioning of the wiring.
 - There is no over-fusing of breakers or fuse panels.
 - Good housekeeping in electrical service rooms. These rooms should not be used for miscellaneous storage.
- Plumbing – identify any galvanized piping and check condition of older cast iron pipes. These older pipes may need replacement.

Fire Safety System

- Fire Alarm Systems – ensure system provides adequate coverage and meets all applicable fire codes.
- Sprinkler Systems – must be tested annually by a qualified contractor.
- Standpipe System / Portable Fire Extinguishers – check that they are kept in good working condition and are serviced annually.
- Stairwells – should have adequate access with proper lighting and self-closing fire doors.
- Exit Signs – adequate placement and well illuminated.
- Hallways – should be well illuminated.
- Emergency Lighting – adequate number and placement of emergency lights which are regularly checked to ensure they are in good working order.

General Theft Protection

Exterior Physical Protection

- Exterior lighting – complete perimeter coverage with protection against breakage.

Door Types

- Metal solid core – where permitted, doors should have double cylinder deadbolt locks. Otherwise, single deadbolt locks.
- Glass in Aluminum Frame – where permitted, doors should have double cylinder deadbolt locks.
- Otherwise, doors should have additional thumb turn protection.

- Overhead doors – solid metal construction is preferred. If wooden, doors should have iron bar reinforcements or interior metal bars.
- All Doors – hinges should be pinned or welded in place.

Glass Windows and Doors

- Ironwork should be mounted inside all glass or, as an alternative, ULC listed polycarbonate material (Lexan) should cover all glass surfaces.

Skylight, Transoms, Heating, Ventilation and Air Conditioning Openings

- All of these openings should be protected with bars or metal screens.

Alarm Protection

- Complete interior motion protection with all accessible and inaccessible openings contacted or protected.
- A U.L.C. listed installing and monitoring company and components or best available service.
- Line security is recommended.

Computer Protection

Theft of computer equipment and related components such as processors, memory, mother boards, video cards, etc. has reached epidemic proportions.

- Where practical, equipment should not be located where it is visible from the street, or in close proximity to windows. Otherwise, all windows should have coverings that can be drawn to hide the computer equipment from view.
- Computer equipment should be secured to desks and other working surfaces. Special braces and base plates are available from equipment suppliers for this purpose.
- Locking hardware is also available in the form of custom-sized steel enclosures that encase the computer equipment. Steel aircraft cable can also be used to link and lock a series of workstations in place.
- Theft deterrent asset tags are also available. These tags permanently mark valuable equipment and can help in asset inventory and the tracing of stolen equipment.
- Theft recovery systems are a relatively new technology. These systems incorporate software that is loaded into a portable computer. If the portable computer is stolen, and subsequently used with a modem, the theft recovery system will automatically dial into a predetermined number and notify someone of the whereabouts of the computer. The computer can then be traced and hopefully recovered.

Protection of EDP Data

- All data should be backed-up on a regular basis and stored off-site. Contact the software vendor(s) to determine frequency and structure for data backup.
- All computer equipment should be protected against electrical damage by plugging power cords into outlets equipped with surge protection devices or by providing uninterruptible power supplies (UPS).