

LOSS CONTROL

FOR

RETAILERS

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.

LOSS CONTROL FOR RETAILERS

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

Premises Liability Exposures

Exterior of Building

- Driveways, sidewalks, walkways, paths, parking lots – ensure surfaces are level with no broken concrete or asphalt. Provide adequate lighting.
- Signs, awnings, antennas, microwave & satellite dishes and other building attachments – ensure these are well secured. Check bolts, braces, etc. on a regular basis for signs of corrosion or other damage; repair as required.
- Chimneys, vents and stacks – ensure these are well maintained and property secured. Check for damaged brickwork on chimneys caused by freeze & thaw cycles; repair as required.

Interior of Building

- Stairs & Handrails – ensure these are in good condition and handrails are properly anchored.
- Check all floor surfaces – ensure these are even and secure all carpet areas to prevent them from rolling. Clean up any water promptly and post signs indicating "Slippery When Wet" until surface has dried.
- Elevators – check for level landings at openings. Check that automatic door opening work properly.
- Emergency lighting – ensure emergency lighting is provided in all hallways and stairwells and that it is in proper working conditions.
- Exit Signs – ensure all Exit signs are illuminated.
- Exit Doors – ensure all exit doors open properly and are easily accessible – not blocked or locked.
- Displays – ensure displays are secure and not in danger of tipping.
- Shelving – ensure shelving is stable and able to support weight of stock.
- Aisles – ensure adequate aisle widths are maintained.

Water Damage

- Stock – keep all stock off the floor, provide tarps or plastic sheeting to protect stock against water from roof leaks.
- Floor drains – ensure floor drains are open and not blocked.
- Roof – check regularly for signs of deterioration; repair as required.

Alarm Protection

- Alarm systems should be installed by ULC listed companies using ULC listed components.
- ULC listed alarm companies or best available service should monitor alarm systems.
- Protect alarm transmission lines by using line security technology that will detect attempts at tampering. (This would exclude the use of digital dialers.)
- If a digital dialer must be used, ensure incoming telephone lines are protected, and use a cellular phone as a back up.
- All accessible and inaccessible openings should be protected.

Physical Protection

- Adequate exterior lighting.
- Superior door construction, metal clad side and rear personnel doors, hinges pinned or welded in place.
- Doors with glass and equipped with deadbolts require additional thumb turn protection.
- Locks – double cylinder deadbolts where permitted, exterior protected with escutcheon plates to prevent "jimmying" of door. Locks equipped with rotating bezels.
- All glass protected with a ULC listed polycarbonate film, ironwork or impact resistant material such as Lexan.
- Secure all clear openings where access could be gained. This would include heating, ventilation and air conditioning duct openings.