# **Clothing Retailer**

# vero

# Keep your security looking good

While we're here to pay to claims if the worst happens, we're all about trying to keep you and your property safe and secure in the first place.

It goes without saying that retail has a unique set of risks. Whether it's a large building or a small corner shop, there are ways to make sure you're not putting your business at risk for fire, theft or serious damage. Look after your customers, your staff and your store with these tips.



# Know your building inside and out



The building should be in good condition.

- Doors and windows should be secured tightly to the building. Locks, latches and hinges should be in good working order.
- Fire walls have no holes in them, and fire doors can close freely. Keep areas around fire doors clear.
- Any plate glass or exposed cladding is protected with bollards, barriers or steel bars to prevent impact damage.
- Secure access roller doors after hours with pins and padlocks. If doors are motorised, make sure the electric open/close switch is locked. And if it's a manual door, lock the chain to the building or door frame.



#### Weather watch outs



While you can't control wild weather, you can reduce the risks that come with it.

#### **Best practice**

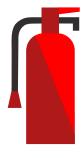
- Be aware of what weather or flood events are likely to affect your building or business.
   This can help you plan what needs to be done.
- Keep trees and shrubbery
  well-trimmed, and remove
  diseased or damaged limbs.
  Ask a professional arborist to
  assess and strategically remove
  branches to allow wind to blow
  through the trees.
- Protect water and other pipes from freezing using insulation, or install heat tape.

 Remove snow and hail from gutters as soon as it's safe to do so. This will reduce the possibility of subsequent rain overflowing gutters.

#### **Must haves**

- Ensure the building is well maintained, that walls and roof are watertight. Make sure doors and windows are close fitting.
- Make sure gutters and down pipes are not blocked by leaves or rubbish. Check before the winter season, or more frequently if needed.
- ✓ Inspect channel drains, yard storm water outlets and sumps and make sure they are all free-flowing and that curb side gutters are not blocked by leaves and rubbish.

### Put out fire risk



Being prepared is the best way to minimise damage.

#### **Best practice**

- If your shop is fitted with sprinklers, make sure they're not obstructed by anything and make sure stock heights comply with sprinkler rules.
- Think about installing a monitored fire detection system equipped with smoke or heat detectors which complies with NZS 4512.
- Or, if budget doesn't allow, smoke or heat detection can also be connected in through an intruder alarm (you might still need Building Consent to install this). Do routine testing and maintenance checks at least monthly.

- At a minimum, put the right size and type of fire extinguishers throughout the shop (minimum 2.2kg dry powder unit). Stopping a small fire in its tracks can make all the difference.
- Make sure staff are trained to use handheld fire equipment and there's a tested fire evacuation system in place, in case they can't put any small fire out.

## Housekeeping



Good housekeeping can reduce all kinds of risks.

#### **Best practice**

- Replace any external cardboard recycling cage with a solid sided bin with lockable lid to further reduce that risk.
- Keep stock off the ground to limit water damage.
- Make sure vermin and pest controls are in place.

#### **Must haves**

✓ Keep all external bins, pallets, skips or cardboard bins well clear of the building (at least 10m) — and lock or secure where possible to reduce risk of arson. Ideally keep them inside.

- ✓ Tidy storage areas daily to ensure they're free from waste, packaging boxes etc to allow for easy access. Leave storage areas easy to get to and fire exit and store aisles clear.
- Don't use electrical services/ server rooms as storage rooms.
- ✓ If it's not possible to be smoke free, have a dedicated smoking area with good bins for cigarette butts (not waste bins!) and somewhere smoke can't blow into the building.

#### **Maintenance**



Make maintenance checks a regular habit.

#### **Best practice**

- Maintaining all electrical equipment according to the manufacturer's guidelines.
- Testing and tagging all portable electrical equipment, and only using extension leads and power boards if you have no other option. Naturally, never use any leads or boards that are damaged.
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Servicing and safety checks for heated/steam garment press machines. Ideally they should have timers fitted, to switch off after a period of inactivity.

- ✓ Thermographic imaging of switchboards to check for elevated temperatures which could mean overloading and visual inspections and limited testing for older switchboards (especially if they're showing wear and tear or having issues). This should be undertaken by a registered electrical engineer.
- Making sure light systems are in good working order – consider replacing HID and fluorescent lights with LED lights.
- Checking a safe's locking mechanism, digital codes and batteries at least once a year.

## Watching out for water damage



With routine checks and a proper plan, the risks can be seriously reduced.

#### **Best practice**

 Plumb washing machine and dishwasher outlets into the wastewater pipe, not simply with the waste pipe hooked over a sink.

#### Must haves

- Know where the water shut off valve(s) are for the water supply. Where possible, shut off the water supply during extended shutdowns or when not needed e.g. over the summer holidays or in an unoccupied building.
- Ensure flexi-hoses are checked regularly and replaced if showing signs of damage – or every 10 years otherwise.

- Check shower enclosures for signs of deterioration, especially to the wall boards/tiling
- ✓ Inspect plumbing, water pipes and waste lines for leaks, damage or corrosion. Check that all basins, tanks, etc have overflow facilities. Process tanks should be bunded.
- Check and clean the roof regularly. This is important before the winter season and after storms. Pay attention to membrane-style roof coverings as these have a limited life and can be affected by environmental exposures.
- Check flashings where the walls and roof meet, and also pipes and skylights where they penetrate the roof covering.

## Good management controls



You and your staff can all play a part to ensure everything runs smoothly.

#### **Best practice**

- Ensuring everyone understands the need to keep combustible items from ignition sources, remove trip hazards, and keep exits clear.
- Easy to understand opening and closing procedures, and good training for security and after hours contacts if there's an emergency.

- Encouraging everyone to take a daily look around all areas, at close of business, to see that everything is as it should be and there are no signs of risk.
- Making sure fire appliances are checked and maintained at least annually.

## Stay secure and safe



Reduce the risk of intruders and theft.

#### **Best practice**

- High fences and secured gates are important. Use a closed shackle or protected padlock so it's hard to tamper with and don't leave it unlocked on the gate.
- Give staff individual alarm codes they can use, and have a panic alarm to either your local police station, or the intruder alarm monitoring centre.
- Get a fog cannon as a good security option for high end or designer clothing. It releases a harmless, thick blanket of odourless fog and doesn't taint clothing.
- Have electronic theft tags to prevent shoplifting, and plastic wire to thread through for expensive items. For a costeffective option, use opposing coat hangers to stop easy removal of clothing on display racks.

#### **Must haves**

Protect your shop with a monitored intruder alarm which is professionally maintained, and checked each year. Have cellular/ radio link back-up for the intruder alarm for high end shops.

- Set up CCTV both inside and out – think high definition, motion sensing and infrared, for clear images.
- Arrange adhoc after hour security patrols as well as immediate response to alarm activations.
- ✓ Install steel bars or security mesh on accessible windows and skylights, and consider security film lamination on shop fronts and large exposed glazed areas to prevent break ins.
- ✓ Install quality deadlocks on all doors, metal plates to rear, and anti-jemmy strips to all external doors.
- Keep outside areas well-lit after dark to reduce the risk of burglary, malicious damage and arson. Indoor lights can help too. Either way, LED lighting is a cost-efficient way to do this.
- Keep high value stock away from front doors and lock jewellery or high value items in safes.
- Do your banking at least once a week, and put large daily cash amounts in a cash rated safe in the office.

# Don't get disrupted



Keep on top of backups and cyber-security.

#### **Best practice**

- Back up critical data weekly and consider using secure Cloud services.
- Ensure you've got antivirus protection on your computer and regularly update it.
- Keep important paper records in a fireproof box/cabinet.

- Consult with a professional to check if your cyber security measures are good enough, especially if you maintain confidential records such as a customer database or bank account details.
- Having a UPS for essential computer-based systems.

Visit vero.co.nz/risk-profiler to check out our other advice sheets for more tips and in-depth information about managing risk.



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