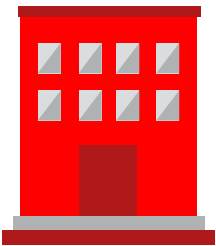


## All the ingredients for a safer business

While we're here to pay claims if the worst happens, we're all about trying to keep you and your property safe in the first place. Bakeries make all sorts of things from tasty treats to hand-made breads and can be found everywhere from city centres to small rural locations. Most will engage with customers, but some are behind the scenes and supply their goods to other retailers. Either way, because of the busy kitchen environment, hot ovens and other hazards – there are specific risks all bakery businesses need to know about.



## Keep your premises safe



The building should be in good condition.

### Best practice

- Inspect freezers, chillers and food preparation areas regularly for damage and repair as soon as possible. These are often constructed out of a sandwich panel material which can have a combustible core.

### Must haves

- ✓ Make sure any exterior cladding, access doors, windows and their locks, latches and hinges are tight fitting and in good working order.

- ✓ Check that any access roller doors are secured with pins and padlocks once the business is closed for the day. Motorised doors should have their electric open/close switches locked, and manual doors should be chained to the building.
- ✓ Don't make holes in fire walls and ensure that any fire doors close freely. Keep areas around fire doors clear of obstruction.

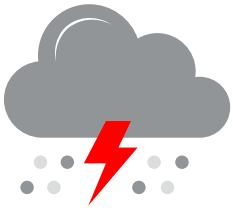


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## Weather watch outs

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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.

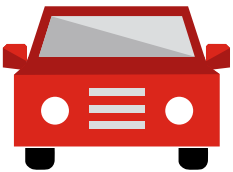
- Remove snow and hail from gutters as soon as it's safe to do so. This will reduce the possibility of subsequent rain overflowing gutters.

### 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.

## Vehicle impacts

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Reducing the chance of vehicle impacts.

### Best practice

- Install maximum height and diversion signage to help protect vulnerable areas like canopies and overhangs.

### Must haves

- ✓ Make sure that the movement of trucks, fork hoists and customer vehicles on the site is controlled to prevent collisions.
- ✓ Protect parts of the building which are prone to impact damage with sturdy bollards e.g. loading docks, parking areas, building corners and narrow driveways.

## Security

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Keep your business safe, and intruders out.

### Best practice

- Ensure the yard is secured with fencing and padlocked gates, and well-lit especially where the building is in an isolated location.

### Must haves

- ✓ Install a monitored intruder alarm system with a security patrol response. Alarms should be professionally maintained and checked annually. Make sure any intruder alarm sensors are not obstructed.
- ✓ Install CCTV both internally and externally – ideally motion sensing and infrared to ensure images recorded in low light are clear.

## Cash Handling

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Making sure your takings are not for the taking.

### Best practice

- Regular banking is encouraged, the more cash you leave on site the bigger the risk.

### Must haves

- ✓ Ensure you have good processes around closing time cash up, and leave register drawers open and empty.
- ✓ Cash should be held in an adequate cash rated safe that is bolted to the floor and under alarm coverage.

## Fire protection

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Most fires start small but having the correct equipment and protection in place can reduce the potential for loss.

### Best practice

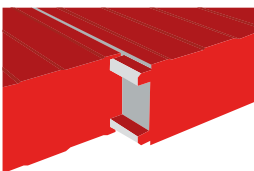
- Install a fire detection system, with detector units located throughout the protected area, and have this monitored by the fire brigade or a security monitoring service.
- Choose the right type of detectors for your business – heat or smoke are the most common detector units, but choose wisely as you don't want false alarms. These systems need to be maintained regularly.

### Must haves

- ✓ Maintain all fire extinguishers and installed hose reels annually.
- ✓ Make sure there's an adequate number of fire extinguishers of an appropriate size and type for your business, located throughout the area and which can be easily accessed by staff. As a minimum, have 4.5kg dry powder, units throughout but at least a 3.5l wet chemical fire extinguisher near any deep fat fryers. Larger fire extinguishers might be needed so get advice from your fire equipment contractor.

## Sandwich panel

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Some sandwich panels need extra care as they burn well once ignited.

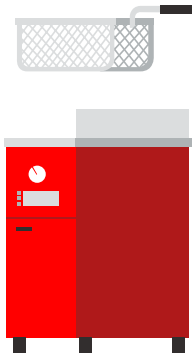
### Best practice

- Check that any flues through sandwich panel have adequate separation, or non-combustible insulation, between the flue and panel. These panels should be flashed with a non-combustible cover.

### Must haves

- ✓ Maintain and inspect all panels regularly, and make sure damaged panels are repaired quickly and no foam core is exposed.
- ✓ If you need to make holes in sandwich panels, you must do it using cold methods only (e.g. using hand tools.) Any holes must be flashed with non-combustible flashing to protect the core from heat and ignition sources such as lights, flues, electrical switchboards, battery chargers etc.

## Kitchen appliances



Keeping an eye on the tools of your trade.

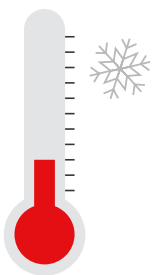
Baking ovens can be gas or electric and provide direct or indirect heat. The type of oven used depends on the size of the operation and items being baked. Whether it's a convection oven, which is typical for smaller bakeries, or deck, rotating,

tunnel or rack ovens for larger operations, it's important that ovens are installed, operated, cleaned and maintained by following the manufacturer's instructions.

Cleaning routines should be written down, regular and easy to follow for all staff.

Ovens	Deep fat fryers/donut fryers
Follow manufacturer's instructions for self-cleaning and continuous cleaning ovens.	Fryers should be fitted with mechanical or electronic temperature controls and a secondary thermostat to prevent oil from overheating. Vats should be fitted with a close-fitting steel lid when not in use.
Remove food deposits when safe to do so, but as soon as possible.	Ensure fat frying equipment is suitably separated from other heat sources especially those with open flames.
Wipe down oven interior linings daily, but only when safe to do so.	The condition of cooking oils/fat is to be checked regularly. Drain and filter the oil/fat at least weekly or in line with manufacturer's recommendations. Crumbs should be removed, and oil/fat replaced if it is not clear.
	Waste oil/fat is to be stored in a metal bin with a close-fitting metal lid until removed from the premises.
Kitchen extract systems	Oven and extract system flues
These systems should be cleaned regularly. As a general rule filters should be cleaned weekly and ducting cleaned annually.	There should be adequate separation or suitable non-combustible insulation between oven and extract system flues that pass through sandwich panel walls and ceilings. Panel edges should be covered.

## Refrigeration



Things to remember about fridges, chillers and freezers.

### Best practice

- Avoid food spoilage by making sure all fridges, chillers etc. are fitted with temperature monitors that warn of an increase in temperature, or if the fridge/chiller switches off. This should send a notification to store management if a problem occurs.

- Only use non-flammable refrigerant.

### Must haves

- ✓ **Operate and maintain all fridges, chillers, freezers according to the manufacturer's instructions.**

## Hazardous substances

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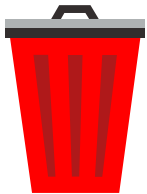


### Must haves

- ✓ Make sure any gas cylinders are securely chained in place or kept in a locked ventilated enclosure.
- ✓ Check if any hazardous substances on site (i.e. LP Gas) need compliance certificates, and if there are certain thresholds for keeping on site.

## Housekeeping

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A little housekeeping goes a long way to reduce risks.

### Best practice

- Keep floors and areas around appliances clear of obstruction and mop up oils or other spills right away.

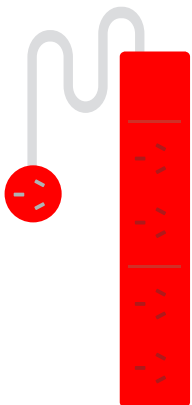
### Must haves

- ✓ Where possible, external waste and recycle bins/skips should be located 10m away from the building. Alternatively, these can be locked overnight and, if possible, positioned against non-combustible walls.

- ✓ Keep things like idle wooden, plastic pallets and plastic crates at least 10m from building walls if stored in the yard, as these can be a powerful fuel source. Stacks of pallets should be grouped with space between groups (> 4.5m) to prevent fire spread. Where pallets or crates are stored inside they should be 1m away from external walls and again separated into groups.
- ✓ Avoid storing pallets, crates and goods within 1m of light fittings.

## Electrical

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Keep switched on to safety.

### Best practice

- Enclose open switchboards.

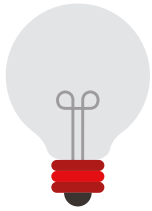
### Must haves

- ✓ Ensure that all electrical switchboards are in good condition and fault free especially, if they are in older buildings.

- ✓ Carry out regular checks of the switchboard with an electrician
- ✓ Tag and testing portable equipment, extension leads and power boards. Damaged leads and boards should not be used.
- ✓ Don't position switchboards against sandwich panel walls. If there's no alternative option, install a non-combustible board between the switchboard and sandwich panel

## Lighting

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### Best practice

- Replace fluorescent lamps with LED models as existing bulbs burn out that are not lighting properly. If the problem persists get an electrician to check the light out.

### Must haves

- ✓ Make sure all fluorescent lights and tubes are in good working order. Replace fluorescents when faulty, discoloured, when flickering or dead.
- ✓ High intensity discharge lights should be switched off at least one hour per week and allowed to cool down, then switched back on. They are most likely to fail on start up, but they are cold at this point.
- ✓ Replace any lamps according to manufacturer's timeframes. High intensity discharge and hot debris can cause a fire if a lamp fails.

## Watching out for water damage

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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 banded.
- ✓ 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.

## Business interruption

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### Best practice

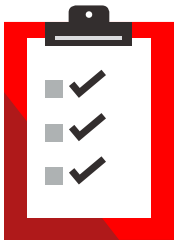
- Consult with a professional to check if your cyber security measures are good enough, especially if you maintain confidential records such as a customer database or bank account details.

### Must haves

- ✓ Back up critical data frequently and consider using secure Cloud services.
- ✓ Ensure you've got antivirus protection on your computer and regularly update it.

## Management controls

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Have controls in place so you and your staff can manage everyday risks. Make sure that:

### Best practice

- All building, building systems, plant and equipment are maintained appropriately and according to the manufacturers guidelines.
- All appliances are turned off 30mins prior to close, and re-checked before locking up.
- All staff, occupants, contractors etc. are trained to use and operate plant and equipment according to the manufacturer's guidelines.
- All staff understand the fire risks from your production processes.
- All food waste is disposed of appropriately to reduce rodent and pest infestation, and avoid contamination to waterways, or property.
- All dry food products are stored off the ground, and in a dry area to prevent water damage.
- Any smoking on site is controlled and limited to a designated smoking area with suitable

containers for disposal of smoking materials. The smoking area should be free of any waste bins.

- All appliances on wheels are adequately secured to prevent sudden movement, especially during an earthquake. If there are gas connections to unrestrained wheeled plant, unintended movement could result in tank failure or a break in the gas line resulting in fire.

### Must haves

- ✓ All plant and appliances should be part of a routine scheduled maintenance plan. Including checking the correct function of all temperature controls.
- ✓ A robust self-inspection daily routine is in place – a simple look around all areas to see that everything is as it should be.
- ✓ That everyone understands the housekeeping standards that are to be maintained and keep everything neat and tidy. Keep combustibles away from ignition sources, remove trip hazards, ensure fire exits are unblocked etc, flour, breadcrumbs and other dusts are extracted, vacuumed or swept frequently.

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