

Taking stock of risks

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.

Your supermarket is stacked high with value – from what's on the shelves to stocks for the holiday season, to cash, customer data, and ATMs. Here's some information on getting everyone on the same page to help minimise loss, damage and downtime due to fire, theft, flood and more.



Keeping structures safe



The whole building should be in good structural condition.

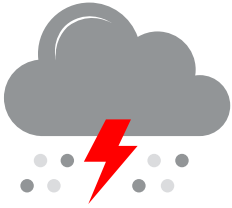
Best practice

- Remove graffiti and tagging quickly to deter repeat attacks – consider anti-graffiti paint or coating for regularly targeted areas.

Must haves

- ✓ Doors and windows (plus locks, latches and hinges) must be sound and tightly secured to the building.
- ✓ No holes in fire walls and no obstructions to areas around fire doors. Fire doors must be able to close freely.

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.

Vehicle impacts



Prevent damage to the exterior of the building.

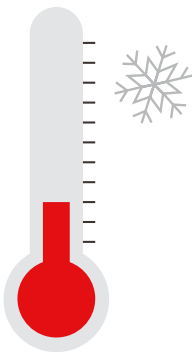
Best practice

- Display maximum height signage to direct unwanted traffic away from vulnerable canopies and overhangs.

Must haves

- ✓ Control the on-site movement of trucks, hoists and customer vehicles to prevent collision.
- ✓ Install sturdy bollards to protect areas prone to impact like loading docks, parking areas, building corners and narrow driveways.

When using refrigeration



Keeping your cool as best as you can.

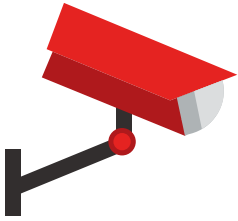
Best practice

- Fit fridges / chillers with temperature monitors to minimise food spoilage. If there's an increase in temperature, the system should alert you.
- Use non-flammable refrigerant.

Must haves

- ✓ Follow the manufacturer's instructions for fridges, chillers and freezers.
- ✓ Walk-in chillers are often constructed out of a sandwich panel, which can have a combustible core. Check the panelling regularly for damage that has exposed the core and complete repairs quickly.

Securing your supermarket



Control access to the site and key areas within it.

Must haves

- ✓ Keep parking areas and yards well-lit, particularly concealed areas.
- ✓ Install a monitored alarm system for the whole area, not just entry points, with a security patrol response and Dual Path communication to your monitoring company.
- ✓ Don't block passive sensors (PIR) with stored goods.
- ✓ Get individual access codes for key staff.
- ✓ Consider glass break sensors for large shop front windows.
- ✓ Put CCTV inside and out – think motion sensing and infrared for image clarity in low light.
- ✓ Fit roller doors, grilles and shutters to shop fronts and doors in higher crime areas – think lockable for after hours with a close shackle padlock or padlock sheath.
- ✓ Keep doors in good condition and fitted securely in the frame.
- ✓ Lock up your doors – fire exits should be equipped with panic bolts and electronically alarmed, others with a dead bolt or multi-lever lock.
- ✓ Store cigarettes in locked metal cabinets bolted to the floor or a wall – your intruder alarm should cover the area.
- ✓ Keep bulk stores of cigarettes and alcohol in an alarmed area in the stock room. Make it lockable with strict access controls.
- ✓ Conceal high value items like expensive wines in a secure cabinet or with electronic tags.
- ✓ Bolster security with access and alarm codes if you have a third party business occupying the premises, like a pharmacy.

Smart cash handling



Keep your money where you want it.

Must haves

- ✓ Skim tills regularly and have clear processes for closing time. Make sure till drawers are left open and empty, and keep cash in a fit for purpose cash-rated safe bolted to the floor.
- ✓ Do your banking as often as you can and for large cash amounts use cash-in-transit security.
- ✓ Locate cash counting and recycling machines in a secure room – think no walls, doors or windows leading to the outside, and alarmed and under CCTV coverage.
- ✓ Lock up your ATMs – ideally you want them inside, but if you have externally wall-mounted machines, install strong bollards for ram raid protection.

Forkhoists and goods-handling equipment



Good practice for goods-handling.

Must haves

- ✓ Train operators of forkhoist and goods-handling equipment in the safe use of this equipment and ensure they're licensed if needed.
- ✓ Spare LP gas cylinders must be stored upright and chained to stop them falling over. Store them in a place where they're protected from any impact.
- ✓ Store battery chargers for forkhoists and goods-handling equipment away from the main warehouse storage area, ideally in a separate 60-minute fire rated room. The area around chargers should be clear of combustibles.

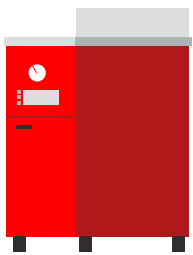
Around cooking appliances



Deep fat fryers, woks and oil safety.

Must haves

- ✓ Appliances for cooking and food heating/warming – in bakery, deli, or food demonstration areas should only be used by trained staff.
- ✓ Install, operate and maintain appliances per the manufacturer's guidance.
- ✓ Make a habit of filtering oil to remove food particles and debris – and make sure the oil is replaced if it's not clear.
- ✓ Regularly clean filters and ducting where oil/fat can accumulate.



Get the fire risk down

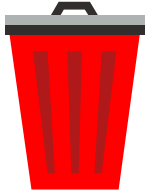


Managing risk to prevent significant loss and damage.

Best practice

- Install hose reels so you can get water to the top of storage racks.
 - Make sure your sprinkler systems work effectively by keeping aware of stacking heights and tidiness, both of which can have an impact on how effectively the system can extinguish a fire.
 - Have your heat or smoke detection system monitored by the fire brigade or a security service. The detector unit must be suitable for your environment to avoid false alarms.
- ### Must haves
- ✓ Have the right amount, type and size of fire extinguishers in easily accessible positions, and train staff in their use. At minimum you want several 4.5kg dry powder extinguishers and 3.5kg CO2 units.
 - ✓ Wherever deep fat frying takes place, kitchens should have a fire blanket and wet chemical extinguisher.
 - ✓ Maintain all your systems at least once a year.
 - ✓ Get advice from Vero or other fire experts if you need it.

Tidy storage and waste disposal

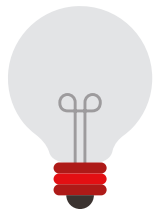


Get everyone onboard with good housekeeping.

Must haves

- ✓ Tidy stock rooms, clear aisles, create space between racks and blocks of stacked goods, declutter plant rooms of items not in use (like old display cabinets).
- ✓ Store goods neatly in storage racks or block storage, being careful not to over stack as the sprinkler system needs to function across as wide an area as possible to control a fire.
- ✓ Keep stock on pallets and off the floor where you can to limit flood damage.
- ✓ Collapse cardboard packaging, compacting it if you can, and store in a dedicated area.
- ✓ Keep bins well clear of the building, 10m plus if you can. If you can't, keep the lids closed and locked, or hold them inside.
- ✓ Keep any combustibles away from ignition sources and areas where people smoke.

Electrical and lighting



Carrying out electrical checks and what to do when.

Best practice

- Install and maintain equipment according to the manufacturer's guidelines, including emergency generators (and ensure fuel storage is compliant).
- Consider replacing lighting with low risk LED lights (they give you low operating temperatures and low current usage).

Must haves

- ✓ Get an electrician to conduct periodic verification (a thorough check of the entire electrical system) for older buildings and any ongoing electrical issues.
- ✓ Get regular checks by an electrician to detect elevated temperatures or overloading, including thermal imaging of switchboards.
- ✓ Tag and test portable equipment.
- ✓ Try not to use extension leads and power boards. Never use if damaged.
- ✓ Position lights over aisles and not over stored goods in stock rooms /storage areas.
- ✓ Turn off high density lamps at least weekly and replace when recommended by the manufacturer.
- ✓ Check and replace faulty lamps.

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 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.

Management controls



Encouraging common sense and procedural rigour.

Best practice

- Prevent breakable stock falling off shelves in earthquake-prone areas – just adding a simple braided wire across the front of the shelving area could help.

Must haves

- ✓ Self inspection – a simple walk through all areas to see that everything is as it should be.
- ✓ Set up a permit system for hazardous work conditions like hot/cold, at height, confined spaces and so on.
- ✓ Have a plan B procedure in place should fire systems like sprinklers be out of commission for more than a few hours – and let your Broker know if the system is not working.
- ✓ Create a dedicated smoking area with appropriate receptacles for butts (away from other waste bin locations).
- ✓ Be sure that everyone works to certain housekeeping standards – keeping things tidy, keeping combustibles away from ignition sources, removing trip hazards and so forth
- ✓ Store hazardous goods correctly and hold the correct certification for the type and quantities of hazardous goods stored.

Keep business going smoothly



Managing through change and interruptions.

Must haves

- Have a professional third party evaluation completed of the vulnerability of your cyber-security, especially if maintaining confidential records such as a customer contact and bank account information or you connect to external providers via the internet (e.g. customers, graphic design studios).
- ✓ Back up critical data including digital records at least weekly and have them stored off site (e.g. cloud services).
 - ✓ Install and regularly update computer antivirus protection.
 - ✓ Keep important paper records in a fireproof box or cabinet.

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