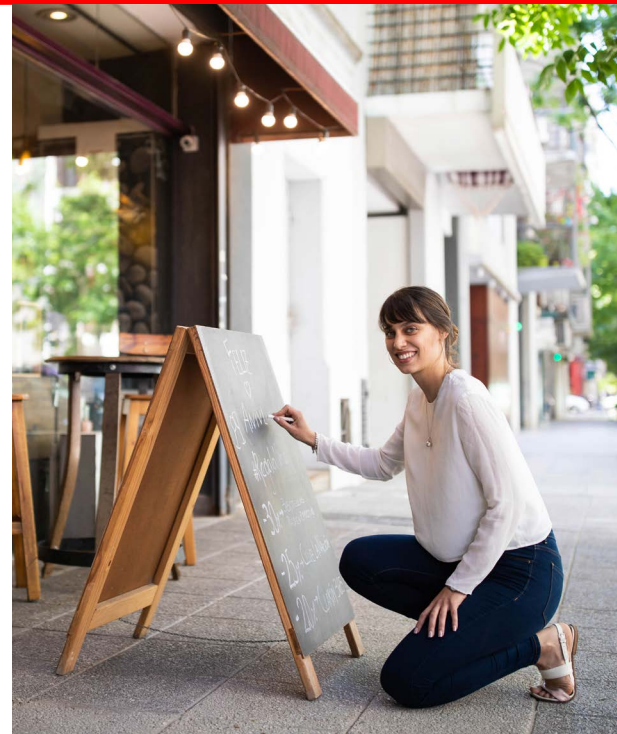


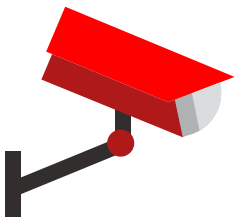
Every shop in your block matters

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.

When you've got a block of shops together, it's likely to have a range of different businesses operating – each with their own set of security risks. Certain items (like cigarettes, alcohol, medication or cash) are most likely to attract thieves, but places like takeaways, cafés and laundromats each have a higher fire risk due to their cooking and cleaning appliances. Protecting the whole block starts with each individual shop.



Keeping things secure



Important tips to stay on top of risks.

Best practice

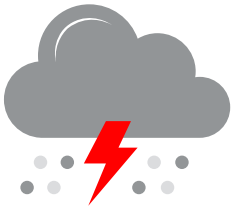
- Graffiti can't always be avoided, but you can minimise the damage. Try anti-graffiti paint or coating in easily targeted areas, and if it happens, remove it quickly so copycats aren't tempted.
- Some parts of the building – like corners and narrow driveways – are more prone to impact damage than others. Bollards can help protect these areas.
- Make sure you display maximum height signage that makes drivers aware of low canopies and overhangs.

- Each business should have a monitored intruder alarm which covers every entry point.
- High definition CCTV (covering both the inside and outside of the shop) is important, ideally with motion sensing and infrared to record clear images.

Must haves

- ✓ **Make sure each building's walls, floor and roof are well maintained. Fire walls between businesses should not be altered.**
- ✓ **Doors, windows and their locks, latches and hinges should be in good working order and secure the door or window tightly to the building.**

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.

Extra measures for higher risk goods



Additional risks you'll need to be aware of.

Best practice

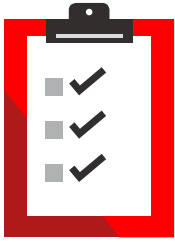
- Cigarettes are a target for burglars, so keep them in a secure cabinet and don't keep a huge surplus of stock. It's also worth installing a fog cannon which reduces visibility with a thick blanket of fog, without damaging stock.
- Liquor shops should have roller doors fitted to the front and rear, secured at each side, or centrally with closed shackle padlocks.

- Wherever possible ATMs should be inside the building and away from external walls so that they are not targets for attack.
- Armed robbery is more likely in places like liquor stores. That's why it's worth having physical barrier protection, plus a fog cannon, to keep staff safe.

Must haves

- ✓ Think about bollards, bars and security roller shutters for any large shop front or other accessible windows (especially for storerooms or anywhere bulk products are stored).
- ✓ Increase security to concealed areas of the building with outdoor security lighting.

Ongoing safety and regular maintenance



Actions you or your tenants can take to reduce risk.

Best practice

- Any goods should be stored neatly, keeping aisles clear between shelves.
- Gas bottles for “swapping” or business use need to be stored safely.
- Keep combustibles well clear of electrical switchboards.
- Consider linking refrigeration units to a monitored intruder alarm to warn about power failure.
- LED lights have lower temperatures and currents, offering good light and less risk.

Must haves

- ✓ Keep waste and recycle bins, skips and pallets as far away from the building as you can to deter arsonists.
- ✓ Give tenants a clear spot to smoke (away from waste bins) with a lidded bin to put cigarette butts etc.
- ✓ Electrical switchboards and installations should be regularly checked. Don't use damaged leads or boards, ensure fluorescent tubes that aren't working are replaced and all portable equipment is tested and tagged. Open switchboards should be enclosed.

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.

Get the fire risk down



Important things you'll need to do to ensure better fire safety for you or your tenants.

Best practice

- Cooking areas need to be kept clean. Used cooking oil, if not removed for recycling, should be stored in a lidded metal drum away from the building.
- Laundromats need monitored fire detection systems. Naturally, all equipment needs to be in good working order and maintained. Check thermostat controls and clean and check lint filters daily.
- Wash soiled laundry as soon as possible and use a hot wash.
- Dryers need to run their full cool down cycle. It's also important to check air exhaust vents aren't obstructed.
- Make sure anything from the dryer has had time to cool. Store clothes in metal open mesh baskets.

Be aware the tenancies in your building can influence the fire risk.

Must haves

- ✓ You'll need the right number of fire extinguishers and fire hoses for use by each business. It's important they're easy to get to, wall mounted and serviced every year.
- ✓ If a business has a deep fat fryer, you'll need the right size wet chemical fire extinguisher and fire blanket ready to go in case of an emergency.
- ✓ Service deep fat fryers regularly and make sure they're fitted with over temperature cut offs, preferably with dual thermostats, and with a close fitted lid when not being used. (As per TAS sheet regarding deep fat fryers etc.)
- ✓ If a deep fat fryer is next to a wok on an open gas flame, there needs to be 40cm or a steel barrier between the two.
- ✓ Clean extraction filters at least weekly, and ducting at least yearly (unless you need to earlier).

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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