

Raise a glass to reducing 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.

A packed bar. Gaming machines. And a good crowd. Great for your business, but it also gives you quite a bit to think about in terms of managing all kinds of risks – from handling large amounts of cash to fire safety. With a little bit of preparation and regular maintenance however, you can stay on top of all these things, and focus on your business. Here's our handy guide for staying in the know.



Know your building inside and out



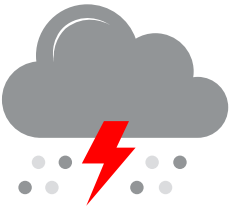
First up, it's worth taking a good walk around your building inside and out, to look for weak spots or repairs. Your premises should be in good condition, and keep out unwanted intruders while reducing the potential of risk. Here's a few basics worth checking.

Must haves

- ✓ Doors, windows and their locks, latches and hinges should be in good working order, with doors and windows secured tightly to their buildings to prevent unauthorised access.

- ✓ Be careful around fire walls – these shouldn't be tampered with or built into without consultation with a suitably qualified person.
- ✓ Make sure all fire doors can close freely and are clear of any obstructions.

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.

Putting out the fire risks



Fires are a major cause of risk to property – and even lives. It's worth being over-cautious about fire risks, and prevention systems can really work well to avoid such losses. Here's an overview of the kind of equipment you should have.

Must haves

- ✓ In kitchens, keep a wall-mounted Fire Blanket (size 1.2x1.8m) within reach and a correctly sized Wet Chemical Fire Extinguisher (minimum 3.5 litre unit) nearby if deep frying. Elsewhere on the premises general purpose Dry Powder or CO2 extinguishers are needed.

- ✓ Fire equipment should be easily accessible and simple to use. Ask your local fire equipment service agent about the best type, size and quantity for your business.
- ✓ All fire extinguishers, hoses and fire blankets should be checked and maintained at least once a year. Often it helps to have a register in place to identify the equipment on site.

Get smarter with security



First up – take a walk around your premises inside and out and assess your security using this simple check list. If you spot any gaps, have a think about introducing some simple procedures that you and your team can do every day.

Best practice

- Make sure you have good cash handling processes for closing time cash-ups. Ensure till drawers are left open and empty.
- Take photos and document all precious memorabilia – trophies, awards or medals for example – and house these in a secured display cabinet if possible.

Must haves

- ✓ Ensure that the building, doors and windows are in sound condition and don't provide easy unauthorised access to the building.
- ✓ Keep cash stored in an approved cash-rated safe. Do your banking as often as you can so no large sums can build up on the premises.
- ✓ Make sure your ATMs and gaming machines are located in an area with solid walls, and away from nearby windows (or if not possible, at least bar the windows). Gaming machines should also be cleared of cash after hours and left in an open state to prevent further damage.
- ✓ Install a monitored intruder alarm system, preferably with a security patrol response service. Alarms should be professionally maintained and checked annually, and make sure that intruder alarm sensors are not obstructed. Random security patrols are also a good idea.
- ✓ Check your doors and windows are in good condition. Where appropriate, windows should be barred and doors should be fitted with anti-jimmy strips. Security roller shutters to the bar area adds another layer of protection.
- ✓ Keep all areas well-lit after dark to reduce risk of burglary, malicious damage and arson. Bollards at vulnerable entry points can be a powerful deterrent – and always use securely locked gates if possible.

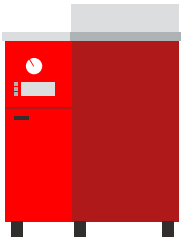
Hot tips for the kitchen



Kitchens are risky places because of the mixture of heat, oils and fats and so need special attention when it comes to managing fire risks.

Must haves

- ✓ Clean kitchen extract systems often. As a general rule, filters should be cleaned weekly and all ducting cleaned annually. (See our Commercial Cooking Advice sheet for more detail.)
- ✓ Fit all deep fat fryers with mechanical or electronic temperature controls and a secondary thermostat to prevent oil from overheating. Each vat should be fitted with a close-fitting steel lid when not in use.
- ✓ Store waste oil and fat in a metal bin with a close-fitting metal lid until taken away from the premises.



- ✓ Check the condition of your cooking oils and fats regularly. Drain and filter at least weekly, or in line with manufacturer's recommendations. Crumbs should be removed and oil/fat replaced if it's dirty or cloudy.
- ✓ Separate areas between deep fat frying vats and all open flame sources – no doing this is a recipe for disaster. If you can't, you **MUST** install a non-combustible flame barrier between the deep fat fryer and the open flame source.

Simple tips for ongoing safety



It's worth making sure you're practicing good housekeeping regularly. This handy checklist covers a few simple suggestions that could reduce risks.

Best practice

- Walk-in chillers are often constructed out of a sandwich panel material which could have a combustible core. Check this for damage, or areas of exposed core, which should be repaired as soon as possible.

Must haves

- ✓ Where possible, external waste and recycle bins/skids should be located away from the building. These can also be securely padlocked when not in use. This reduces the arson risk.
- ✓ Ensure smoking on site is controlled and limited to a designated smoking areas – and make sure ashtrays are safe and suitable. There should be no waste bins within this area.

Management controls that count



Good bar and club management controls can reduce the risk of plant and property breakdown, and exposure to business loss. Many of these measures are basic, but highly effective no matter how large or small your business might be.

Best practice

- Chiller units, air handling units, fire systems and any other systems or equipment you need to run your business should be on a regular maintenance contract.
- Regularly check all electrical appliances, leads, power boards for wear and tear or damage. This will help reduce the chance of an electrical fire.
- Test and tag all electrical appliances and limit the use of multi-plug adapters, as these are easily overloaded and can cause fires.
- Remember to keep well-documented policies if you're hiring out facilities. These should include clear guidelines on shut-down procedures and security arrangements.

Must haves

- ✓ Kitchen appliances and gas installations should be inspected on a regular maintenance contract to make sure they're in good shape, and safe to use.
- ✓ Keep gas cylinders securely chained in place. If there are any hazardous substances on site, such as LP Gas cylinders, make sure you have any compliance certificates if needed.
- ✓ Make sure all fluorescent lights are lighting up properly. If they don't it could mean there is a problem. Consider replacing fluorescent lights with LED lights.
- ✓ All electrical switch/fuse boards should undergo routine electrical checks and be enclosed if possible, to reduce dust/oil build up or damage.
- ✓ Keep the areas around switch boards accessible and electrical rooms clutter-free.
- ✓ Make sure all critical data is backed up at least weekly and stored off site – this can include secure Cloud services.

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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Disclaimer – The information presented is of a general nature only and is provided only to help you understand some of the physical risks a business may have and what an insurer might expect you do to manage those risks. It is not intended for any other purpose. You should always seek appropriate professional advice about how you manage the particular risks in your business. No representation or warranty, expressed or implied, is made as to the accuracy or completeness of the information and no responsibility is accepted for any loss, penalty or damages (including special or consequential damages) arising out of the use of all or part of the information. The information presented does not replace the need for appropriate professional advice. Reliance on this communication will not affect or influence policy response.