

# RISK MANAGEMENT GUIDELINE

## RETAIL



## Understanding Your Business

Running a business is a demanding job. At RSA Insurance Ireland we understand that your time is precious, and this guide has been designed to give you practical advice on reducing the risks that may arise in the course of your activities and affect you, your staff, your customers and your business.

We have considered guidance under five headings:

### I. Protecting your property from fire

#### Arson

Malicious arson is a serious threat and constant vigilance and awareness are essential to minimise the possibility of an attack.

- Locate all bins, skips, pallets and other combustible materials a minimum of 10 metres distance from the exterior walls of the building.
- Arrange for regular collection and removal of bins and combustible waste.
- If there is no suitable external storage, store waste in a secure internal area.
- Ensure your property is securely fenced and gated to prevent intruders.
- Be vigilant when you open and close the premises each day. Look for signs of potential trouble e.g. graffiti or damage to fences. Remove graffiti and repair any damage immediately to deter further damage occurring.

#### Electrical Installation

- Your electrical installation should be checked by a RECI or ECCSA approved electrical contractor every 5 years. You should regularly check that all plugs and leads are in good condition.

#### Smoking

Smoking is banned in the workplace and rather than allow smoking anywhere on the outside of your premises you should:

- Restrict smoking to a designated area that is kept free from any combustible storage.
- Provide metal lidded bins for the safe disposal of cigarette ends and arrange for them to be emptied safely on a regular basis.

#### Heating

- Arrange for your boiler to be serviced annually.
- Do not store any materials close to sources of heat generating equipment.
- Avoid using portable heaters, but if you have to in an emergency, fan heaters or fluid filled radiators are the safest choice. Ensure they are switched off at the end of the day.
- Do not permit staff to bring in their own heaters.

## 2. Protecting your property from natural hazards

### Flood

- Check with your Local Authority whether your property is in a flood risk area.
- If you are, then you should prepare a flood plan, detailing actions that will need to be taken to minimise damage and disruption. Practice putting the plan into action so that you and your staff will be sure it works and have experience of what to do.

### Water Damage

Before winter sets in, you can take some simple precautions:

- Get dripping taps repaired.
- Make sure pipes are properly lagged with suitable insulating material.
- Ensure any central heating system has a frost stat fitted, particularly in cold areas where pipes are vulnerable.
- If your premises are likely to be unoccupied for a longer period, e.g. over Christmas and New Year, ensure the water is turned off at the stopvalve and the system drained if possible.
- Know where the water mains supply stop valve is located in case of a burst pipe.

### Storm Damage

- Making sure your premises are in a good repair will minimise the chance of storm damage. Check the fabric regularly (walls, roof & any outbuildings) and ensure any problems you find are repaired promptly.
- Carry out an annual inspection of your roofs, roof lights, gutters and downpipes and arrange for any necessary repairs to be carried out.

## 3. Protecting your property from Crime

### Theft

- Locks on all external doors should carry the British standards “kite-mark” and comply with BS3621 (This will be stamped on the lock and shown clearly on the packaging).
- Consider fitting access control locks on entrance doors to prevent intimidation or robbery when reduced numbers of staff are working late.
- As a minimum, all accessible opening windows should be fitted with key-operated locks. You may need to consider fitting grilles or shutters to protect shop fronts, secluded windows or roof lights from smash and grabs and bollards to deter ram raiders.
- When your premises are closed, lock away portable electronic equipment e.g. laptop computers in a secure cabinet and security mark valuable tools and equipment.
- Given time, almost all physical security can be overcome. You should fit a **Monitored** intruder alarm system which will act as a deterrent and limit the time an intruder will have on your premises. Your intruder alarm installer must be registered with the Private Security Authority.
- Consider fitting Closed Circuit Television (CCTV) as this can help deter and capture evidence of robbery. Any system should be fitted and maintained by a private security authority registered installer.

### Security of Money

- Make sure that surplus cash is removed from the till to the safe at regular intervals throughout the day.
- Always lock the door to the office when counting money and place money in locked safe prior to leaving the office.
- Minimise the amount of cash you keep on the premises. Arrange for monies to be lodged regularly to your bank.
- Empty the till overnight and leave the drawer open, as this often deters thieves.
- If cash is to be kept on the premises over-night, install an LBCP (Loss Prevention Certification Board) approved safe with a cash limit at least equal to the amount to be held.
- Ensure that the key to the safe is secure during the day and preferably retained on the person. Remember you must remove the key from the premises overnight.
- There has been an increase in ‘tiger kidnapping’ incidents against key holders and their families. You should ensure that keys to your premises, code for intruder alarm and key combination access to your safe are split between a minimum of 2 people. Crimes of this nature are planned by splitting keys & codes, you can significantly reduce the risk.

## 4. Protecting occupants and visitors from accidents

### Slip, Trips & Falls

One in five accidents to employees and over half of all accidents to members of the public are caused by slips, trips and falls.

- Clear up spillages promptly and post warning notices.
- Repair or replace damaged floor coverings immediately – especially on stairways and areas where the public have access.
- Ensure that the surface in car park is level.
- Replace blown bulbs as they occur and ensure that there is adequate lighting provided within the premises and on external walkways and car parks.
- Carry out routine inspections of the premises to ensure that all surfaces are in good repair and free from slip and trip hazards.

### Steps / Stairwells

- Steps should be of equal dimension and provided with handrails.
- Where a single step exists, fit brightly coloured nosing on the edge of the step and provide a handrail to clearly highlight it.
- The Buildings Regulation requires the underside of guardrails on landings and handrails on stairwells to be 'so constructed that a 100mm diameter sphere cannot pass through any openings in the guarding and that it will not be readily climbable'. Where openings exceed 100mm, there is the potential that toddlers and young children could fall through.

### Fire Safety

Carry out a fire risk assessment. This is a legal requirement for all businesses (even one-person operations) as swift evacuation of the premises is vital in the event of a fire.

- Ensure you have clearly signed and unobstructed escape routes and that all occupants are aware of the evacuation procedure.
- Undertake at least one fire evacuation drill annually.
- If there is a flat or apartment on your premises occupied by an employee or tenant then you must install a fire alarm system and emergency lighting to ensure early warning and allow for the safe egress of all occupants.

### Manual Handling

- One in three accidents to employees is caused by manual handling.
- There are regulations which requires employers to carry out a risk assessment. Often, there may be safer alternative ways to carry out a task e.g using trolleys, breaking down the size and weight of the load, relocating storage areas which, if implemented will reduce the potential for injury.
- The Health & Safety Authority have issued an explanatory document titled 'Guide on Manual Handling Risk Assessment in the Retail Sector' which provides good information about the issues you should consider and how you should carry out the risk assessment. You can access their information guide by clicking on the following link [HSA Guidance Document - Manual handling in the Retail sector](#)
- If loads must be manually lifted, ensure they are carried by at least two people and that training in lifting techniques is provided.

### Accident Reporting & Investigation

If an employee or visitor is involved in an accident or incident, you should record:-

- Date and time of accident.
- Particulars of persons affected.
  - Full name
  - Occupation
  - Nature of injury or condition
  - Address & contact details
- Place where accident occurred.
- A brief description of the circumstances.
- Photographs of the locus of the accident.
- Victim & witness statements as appropriate.

Any incident with claims potential should be reported immediately to your broker for notification to Insurers.

## 5. Main Legislation Applying

**The Safety Health & Welfare at Work Act 2005** places responsibility for occupational health and safety on employers and employees in framing and implementing occupational safety and health within the workplace, regardless of the number of employees (if any).

Under the Act:-

- o Employers must:
  - Ensure health and safety of employees in the workplace.
  - Ensure the health & safety of visitors and members of the public who access your premises.
  - Ensure that the Safety Statement & staff training is in a form, language and manner that can be understood by all employees.
  - Ensure that the Safety Statement is brought to the attention of all employees annually or when changed.
  
- o Employees must:
  - Comply with instructions given regarding health and safety and the health and safety of others.
  - Use any personal protective equipment provided as appropriate.
  - Not interfere with or misuse any work equipment.
  - Not deliberately endanger the health and safety of themselves or fellow workers.

**The Building Control Act 1990 and associated Regulations** and in particular Technical Guidance Documents 1997 – 2006.

The information set out in this document constitutes a set of general guidelines and should not be construed or relied upon as specialist advice.

Therefore RSA Insurance Ireland Ltd accepts no responsibility towards any person relying upon these Risk Management Guidelines nor accepts any liability whatsoever for the accuracy of data supplied by another party or the consequences of reliance upon it.

For further information on this or any other related Risk Management topic please contact the Risk Control Unit in RSA Insurance at 01 – 290 1123.





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