



Castle Grove
Insurance



Protecting Your Business Is Our Business

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Crime Prevention

One of the best ways to reduce your business insurance costs is to demonstrate to your insurer that the business takes a responsible attitude to preventing claims. Your insurance policy requires that you take all reasonable precautions to protect your property and it goes without saying that you would want to do this as a matter of course. Crime and dealing with the effects of it remain one of the biggest risks to a business.

The fact is that many business owners and managers rely on their insurance policy to cover any financial losses from crime. This is often the case, but in some circumstances they may not have the correct cover in place or may inadvertently be in breach of policy conditions (such as not meeting the minimum levels of security required by the policy) that may render the policy void and result in the claim not being paid. There is also the policy excess to consider which is usually at least £250.00 and sometimes a lot higher. However, it is not just the financial loss following a crime that is difficult to bear, the inconvenience caused and the time it takes to deal with matters as well as the potential loss of reputation from not being able to fulfil contracts can be extremely damaging to a business. So measures taken to help prevent crime should be included in any business plan/strategy.

Crime prevention should become a culture within a business, with all members of staff encouraged to look out for the signs of criminal activity and systems and procedures in place to report such activity. Consider joining your local 'business watch' scheme if there is one available, if not, why not approach other businesses in your area and get together with the local police force to set one up. Your local police force will have a crime prevention officer on hand to provide advice and leaflets/CD-ROMs to send you detailing areas to look out for and measures you can take to reduce the risk of crime. They may even be able to arrange a visit to your premises to provide face-to-face advice.

Following the advice below should help prevent your business falling victim to a crime. It is intended to provide ideas for you to interpret and apply to your business.

- Ensure that your external doors are of a strong construction (wood or metal) and not weakened by rot, rust or poor joints. Check that the doorframe is secured to the brickwork securely (have a builder/joiner take a look to make certain).
- Physical security – most insurance companies now insist on a minimum level of security before they will provide cover to a business. This will typically require all external doors to be fitted with a 5 lever mortise deadlock (5LMDL) meeting British Standard BS3621 and all accessible windows having key-operated locks. Check your insurance policy today to ensure that your business meets the required level. Consider having 2 or more locks placed towards the top and bottom of the door to spread the force exerted when someone tries to kick it in.
- If you need to leave valuable items in the premises overnight consider getting a safe fitted. Your insurance company may be able to recommend a particular type. You should have the safe ‘anchored’ to the wall or floor. A locksmith or security company will be able to advise you on your options.
- Intruder alarms are a great deterrent. Most insurance companies allow significant discounts for correctly fitted and maintained alarm systems. Use an installer approved by the National Approval Council for Security Systems (NACOSS), the Security Systems and Alarm Inspection Board (SSAIB), the Alarm Inspectorate Security Council (AISC), the Independent Alarm Inspectorate (IAI) or Integrity 2000. Your insurance company will be able to advise you which one they will accept. A ‘remote signalling’ alarm is usually the best option.
- Smoke generating units are now available that fill an area with thick smoke in seconds and restrict an intruders visibility to less than half a metre (a foot and a half). These systems are constantly updated and are available with smoke that does not cause damage to stock or contents. Alarm companies should be able to provide further details of these.
- CCTV (closed circuit television) cameras are also a great deterrent. They help with the prevention of crime, the anticipation of offences and the detection of offenders.
- Security Guards are another significant deterrent to any would-be intruder.
- Mark your property using ultra violet inks. Print your postcode and property number or first three letters of your company name. All police stations in the country have portable lights that clearly illuminate the writing by such ink.
- Make and keep a full inventory of items likely to be taken in a burglary such as computers, fax machines, telephones, copiers, scanners, printers, audio-visual equipment etc. List the make, model, serial number and when and how the asset was disposed of (sold, part-exchanged etc) as a minimum but also consider listing the value and the date and place of purchase. Keep a ‘hard copy’ of the inventory off-site (such as at the business owner’s home).

- If there is no benefit to be achieved by placing a sign on your premises consider not doing so. A sign such as ‘Acme Mobile Phones’ or ‘CGI Sportswear’ may serve to alert would-be intruders to the fact that there may well be high-value stock kept inside.
- When you make a new purchase for the business, do not leave the packaging in an obvious position. Computer or electrical goods boxes left out for the rubbish collectors act as a signal that you have valuable contents inside the premises. Consider taking the packaging straight to your local recycling centre. A collection of cardboard also poses a significant arson/fire risk.
- Try to eliminate the ability of vehicles to be driven right up to your business premises. Use bollards, fences, walls and locked gates where possible.
- Lighting should be considered to deter intruders. Floodlights with a sensor that lights up when people approach or low wattage lighting that remains on from dusk until dawn are options.
- Take special care with the keys to the business premises. Allocate them only to trusted members of staff and when not being used keep them in a locked cupboard or drawer. Never leave them in the lock.
- Letterboxes give easy access to both the determined arsonist and the prankster to fire a building. Consider having a specially constructed one that is separate from the main building. Some now even have heat sensors and fire extinguishers incorporated into them.

The area of crime prevention is a very complex one indeed and these are just a few suggestions to assist you to protect your business. They are measures that could be taken to reasonably reduce the risk of crime. Each suggestion should be treated as one part of an overall crime prevention strategy. There can never be any absolute guarantee that crime will be effectively reduced but by taking some of these measures you can do your bit to try to ‘beat the thief’.

To see how Castle Grove Insurance can help you take steps to protect your business, call us now on **01438 723755** for a no obligation review of your commercial insurance requirements.