

Self-assess your business risk

We've pulled together a handy checklist so you can self-assess the risks for your business. It's just for your own information purposes and won't affect your policy – **so you don't need to send it back to us.**



Allow approximately 20 mins to complete this checklist

Management controls

- Do you have a robust self-inspection routine in place? (This checklist will help with that)
- Do you have a maintenance programme for the building, plant, equipment and appliances? Is this up to date?
- Do you take steps to reduce the risk of water and weather damage?
- Do you regularly check that housekeeping standards are being maintained?
- Are cleaning practices suitable for the nature of the business?
- Do you manage waste, recycling and combustibles to minimise the fire and arson risk?
- Do you control smoking on site?
- Is there a procedure for when sprinkler and fire alarm systems are out of commission for a more than a few hours (An impairment procedure)?

Fire protection

- Do you have the right type and size fire extinguishers or hose reels?
- Have fire extinguishers and hose reels been serviced in the last 12 months? (Check the inspection tag)
- Have you and your staff been trained to use fire extinguishers?
- If you have a fire sprinkler system, is testing and maintenance up to date?
- Are sprinkler heads unobstructed i.e. clear of stored goods?
- Are storage heights controlled to within the capability of the sprinkler system?
- If you have a fire alarm system, is it serviced regularly and inspected annually?

Security precautions

Are exterior walls, doors and door frames, windows and window frames, floors and roof in good condition and well maintained?

Are door/window locks, latches and hinges in good condition and provide adequate security?

Have you considered installing steel bars, security mesh, bollards to vulnerable parts of the building e.g. skylights?

Do you have an intruder alarm monitored by an external monitoring company with patrol response?

Do detectors cover all possible entry points and are they unobstructed?

Has the intruder alarm been serviced in the last 12 months?

If you don't have any form of fire detection have you considered linking fire detectors to your intruder alarm system?

Do you have CCTV surveillance (think high definition, motion sensing and low light capability)?

Do you have good exterior lighting?

Have you considered installing a fog cannon as added security for high value items?

Are your valuable items and cash stored in a cash rated safe?

Cash handling

Do you have good procedures for managing cash and are staff trained in these procedures?

Are till drawers emptied and left open after hours?

Do you set maximum limits for cash held in tills and on site?

Are takings counted in a secure and discreet location?

Is cash and other valuables left on site kept in a cash rated safe?

Are takings and any float secured in the safe after hours?

Is banking conducted regularly to limit the on site cash holding?

Do you change the combination to the safe when authorised staff leave?

Electrics and lighting

Does your electrician make regular checks on the electrical system to make sure it's in good order? (At least annually)

Do you maintain all electrical equipment according to the manufacturer's guidelines?

Do you test and tag portable electric equipment?

Do you limit the use of power boards and extension leads?

Do you replace fluorescent lights when they fail to light up properly and have an electrician investigate if the problem persists?

High intensity discharge (HID) lights are turned off for at least 15 minutes per week and lamp replacement frequency follows manufacturers guidelines?

Have you considered the benefits of thermographic imaging as a diagnostic tool for electrical maintenance?

Have you done Periodic Verification because the building is older, there are ongoing electrical problems, or the electrical system is showing signs of wear and tear?

Housekeeping

- Are areas around plant/equipment and appliances kept clear and free of combustibles?
- Do you keep combustible items away from ignition sources such as switchboards, heaters and battery chargers?
- Is stock stored neatly, safely and adequately distanced from lights, sprinkler heads etc?
- Are waste and recycle skips/bins and combustibles kept well clear of the building?
- Are spills cleaned up as soon as possible?
- Do you remove tagging/graffiti as soon as possible after its noticed?
- Do you clear vegetation, bushes and trees from around the building to improve security, reduce the fire risk and protect against falling branches?

Laundry safety

- Do you install, maintain and operate laundry equipment as recommended by the manufacturer?
- Do you keep soiled items away from direct sunlight and other heat sources?
- Do you use a hot wash and appropriate detergents to launder soiled items?
- Do you ensure the drier exhaust ducts are free of blockages and unobstructed?
- Do you check the drier thermostat controls regularly?
- Do you check and clean the drier lint filters daily?
- The tumble dryer is always allowed to run through the cool down cycle?
- Are dried items separated and allowed to cool down before being folded again?

Impact damage

- Do you control traffic movement on site?
- Are areas of the building prone to impact damage protected by bollards, barriers, height and width signage?
- Are staff trained to use forkhoists and goods-handling equipment and licensed where necessary?

Hazardous substances

- Are hazardous substances managed correctly, their storage is appropriate and incompatible substances separated?
- Are staff trained to handle and use hazardous substances safely and all certificates of compliance are current?
- Are Safety Data Sheets available for hazardous substances stored on site?
- Are gas cylinders chained so that they can't fall over?
- Flash back arrestors are fitted to all oxy-fuel gas cutters?
- Are gas appliances and lines checked by a gas fitter once per year?
- Do you have controls in place to manage dangerous processes involving hazardous substances e.g. decanting flammable liquids from a fuel tank?
- Are spray booths, mixing rooms and drying ovens compliant with applicable legislation and maintained appropriately?

Hazardous substances (continued)

Can you safely clean up a hazardous substance spill?

Are oil/solvent contaminated rags stored in an airtight metal container awaiting disposal?

Business interruption

Have you evaluated the strength of your cyber security?

Do you back up critical data regularly to a separate location?

Is your computer system anti-virus protection up to date?

Are important paper documents kept in a fireproof container?

Do you have a business continuity plan?

Visit [Vero.co.nz/risk-profiler](https://vero.co.nz/risk-profiler) to check out our other advice sheets for more tips and in-depth information about managing risk.

vero

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.