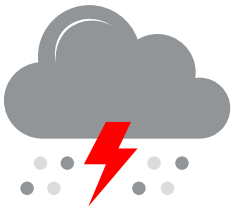


Driving the risk away

While we are here to pay claims if the worst happens, we are all about trying to keep you and your property safe in the first place. As a motor vehicle dealer, you can't be on site 24/7. But there are simple steps you can take to prevent unwanted access, theft and malicious damage.



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.
- Move vehicles undercover if hail is forecast
- 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.

Fenced and gated



The old adage, fences make good neighbours, is very true for motor dealers' yards. Preventing access and the easy removal of vehicles is key to security.

Best practice

- Invest in high fences with sturdy lockable gates – this is especially important in isolated areas. Low fences, chains, posts and bars are only suitable if the location is busy, near a police station or gets all-night traffic.

- Gates should have protected hinges and the lock should either have a closed shackle or be protected by a shielded box.

Shine a light



A light and bright yard is a great way to spot and deter intruders. Relying on street lighting might not be enough and lighting tailored to your site is recommended.

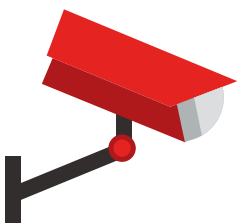
Best practice

- Automate lights to go on when someone enters the yard.
- Add music or another warning sound for good measure.

Must haves

- ✓ Insure your yard is well lit. Try using LED lights as they are economical to run and very bright.

Eagle eye



Even with the best deterrents, some thieves still don't take the hint. So detecting their presence is important.

Must haves

- ✓ Install a monitored intruder alarm with security patrol response. The alarm should have sensors that protect the perimeter, the yard itself and the buildings. A mixture of beams, contact, motion and sound sensors provide a high level of protection.

- ✓ Closed-circuit television (CCTV) is another useful deterrent – plus it might help identify intruders if vehicles are damaged or stolen.

Keys



Naturally, the easiest way to start a car is with the key – it's important to have sound protocol in how these are managed.

Must haves

- ✓ Keys should be closely managed by staff and not be readily accessible to the public.
- ✓ After hours, keys should be locked in a cabinet or safe, bolted to the floor or wall of the building.

Fire equipment and maintenance



Most fires start small – fire extinguishers are useful in putting these out or containing the spread, which allows more time for evacuation. It's also worth considering a fire detection system equipped with smoke or heat detectors – although you may need building consent.

Must haves

- ✓ We recommend a 2.1 kg dry powder fire extinguisher or a wallmounted fire blanket (size 1.2m x 1.8m) in kitchen facilities. For other areas, make sure you have a suitable number of 4.5 kg dry powder fire extinguishers.
- ✓ All fire extinguishers, hoses and fire blankets should be checked at least once a year.

Visit 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.