

Engineering, Garages & Motor Trades



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 30 mins to complete this checklist

Management controls

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

Fire protection

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

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?
- Are your valuable items and cash stored in a cash rated safe?
- Do you take special precautions to protect high value items?

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?

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?

Cash handling (continued)

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

Do you have a procedure for keeping vehicle keys secure?

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?

Are waste and recycle skips/bins and combustibles kept well clear of the building?

Are spills cleaned up as soon as possible?

Do you store pallets away from the building and in separate groups, each group separated from the next?

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?

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?

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://www.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.