

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)
- 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)?
- Do you have a permit to work system in place e.g. for hot work?

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 secure and lock roller doors after hours so they cannot be opened from the inside?

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?

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?

Battery charging

Do you keep combustible items away from ignition sources such as switchboards, heaters and battery chargers?

Are high fire risk activities like battery charging in separate fire cells and away from walls?

Housekeeping

Are areas around plant/equipment and appliances kept clear and free of combustibles?

Is stock stored neatly, safely and adequately distanced from lights, sprinkler heads etc?

There is a continuous gap from floor to top of rack between the back of stored goods in back to back racks.

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?

Do you check for damage to walk in chillers made of sandwich panel and repair the damage as soon as possible?

Are racking systems secure and seismically restrained?

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?

Sandwich panel safety

- | | |
|--|--------------------------|
| Are there any areas of exposed polystyrene or damaged sandwich panel? | <input type="checkbox"/> |
| Are service penetrations through sandwich panels flashed with non-combustible flashing? | <input type="checkbox"/> |
| Are only cold methods used to make holes in the sandwich panel? | <input type="checkbox"/> |
| Is hot work prohibited within 5 metres of the sandwich panel or the sandwich panel protected by welding screens or non-combustible covers? | <input type="checkbox"/> |
| Is any polyurethane foam protected by a thermal barrier? | <input type="checkbox"/> |
| Are surface mounted cables in a conduit? | <input type="checkbox"/> |

Refrigeration

- | | |
|---|--------------------------|
| Do you operate and maintain all fridges, chillers, freezers according to the manufacturer's instructions? | <input type="checkbox"/> |
| All refrigeration compressors and plant are on a programmed maintenance schedule? | <input type="checkbox"/> |
| Are refrigerants non-flammable? | <input type="checkbox"/> |
| Is there gas detection in place to warn of a gas leak where ammonia or flammable refrigerants are used? | <input type="checkbox"/> |
| Are fridges, chillers and freezers fitted with temperature monitors that warn of a temperature rise which might result in spoilage? | <input type="checkbox"/> |

Business interruption

- | | |
|--|--------------------------|
| Have you evaluated the strength of your cyber security? | <input type="checkbox"/> |
| Do you back up critical data regularly to a separate location? | <input type="checkbox"/> |
| Is your computer system anti-virus protection up to date? | <input type="checkbox"/> |
| Are important paper documents kept in a fireproof container? | <input type="checkbox"/> |
| Do you have a business continuity plan? | <input type="checkbox"/> |

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