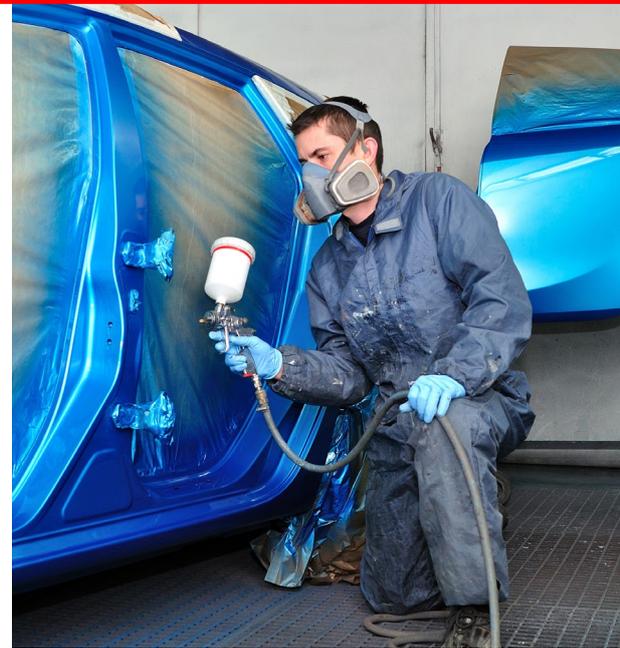


Working through the risks for your workshop

While we're here to pay claims if the worst happens, we're all about trying to keep you and your property safe in the first place. When you're working to repair or enhance a vehicle, it's likely you'll be working with hazardous substances, and undertaking work which can present real risks to you and your property. Here's how to manage common problems before they even get a chance to happen.



The building structure



Must haves

- ✓ Naturally, your shop/garage/space should be in good condition and kept secure. That means making sure cladding, access doors, windows and their locks, latches and hinges are in good working order and condition, firmly secured to the building structures.
- ✓ Any access roller doors need to be secured with pins and padlocks after hours. If you've got motorised doors, make sure the electric open/close switch is locked, but if manual doors lock the chain to the building or door frame.
- ✓ A regular maintenance schedule is really important. Check that:
 - Fire walls are free from holes and that fire doors can close freely. Keep areas around fire doors clear.
 - Any fragile or exposed cladding is protected with bollards or barriers to stop impact damage.

Keeping the site secure

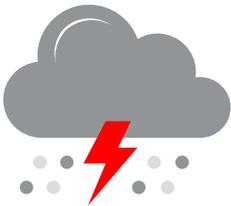


As a business operator, we know you want to avoid interruption from either damage or theft. Here are some steps we recommend you take to make it happen.

Must haves

- ✓ Keep all outdoor areas well-lit after dark – this means burglary, malicious damage and arson are less likely. LED lights are a great option, as it's cost-effective and provides high level lighting.
- ✓ Ensure your yard has a high fence and secured gate, with a padlock that can't be cut. Don't leave padlocks unlocked on the gate during the day.
- ✓ Set up CCTV both inside and out – think high definition, motion sensing and infrared, for clearer images.
- ✓ Think about hiring security for regular patrols after-hours.
- ✓ Random after-hours security patrols are a great idea.
- ✓ Keep valuable certificates (e.g. WOF, COF) and cash, in a cash-rated safe that's bolted to the floor, and covered by the alarm. It's also important to keep vehicle keys in a key safe in a secure room.
- ✓ Keep all other high value stock secure in the building and also covered by the intruder alarm and CCTV.

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.
- 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 pipes from freezing using insulation, or install heat tape on water and other pipes to protect against freezing.
- 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.
- 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.
- Move vehicles inside if hail is forecast.

Putting out the fire risk



Fire can be devastating to a business, so it's best to be prepared.

Best practice

- Consider installing a monitored fire detection system that's compliant with NZS 512 and check and test routinely. Alternatively, you can hook up smoke and heat detection through your intruder alarm system.

Must haves

- ✓ Place an appropriate number of fire extinguishers throughout the site and make sure these can be easily accessed by staff. We recommend General Purpose 4.5kg ABE dry powder units as a minimum. Foam fire extinguishers are a good option for flammable liquid fires. Either way, all fire extinguishers should be checked annually.

Smarter storage



Hazardous substances need to be stored and handled safely.

Must haves

- ✓ Ensure all paints, solvents and other hazardous substances are stored correctly. Secure and restrain any gas bottles.
- ✓ Check to see if the type and quantity of substances require certification and other compliance control measures.
- ✓ Keep small quantities of flammable liquids in dangerous goods cabinets. Larger quantities need to be in an approved dangerous goods store or separate areas within the building.
- ✓ Store solvent-covered rags in a steel bin with close-fitting steel lid.
- ✓ Fit flashback arrestors to any oxy-fuel gas welders.

Good housekeeping counts



By having a thorough housekeeping routine, you'll reduce the risk of major fire damage.

Best practice

- Make sure fire exit paths are kept clear.

Must haves

- ✓ Keep external waste bins, pallets, local cardboard disposal bins at least 10m from the building, locked and closed – if you can't, use metal bins with lockable lids.
- ✓ High risk areas, like spray painting and hot work areas should be separated.
- ✓ Dispose any used oil, paint or solvent soaked rags in a metal bin with a lid.
- ✓ Keep the work area neat and tidy, especially around the spray booth or oven.
- ✓ Keep combustibles away from ignition sources such as electrical switchboards. Undertake regular checks to ensure this happens.
- ✓ Your staff must only use fork hoist and goods handling equipment if trained or licenced to do so.
- ✓ Keep battery chargers away from combustibles. Chargers should ideally be in a separate 60-minute fire rated room.

Good maintenance is good practice



Keeping the building and machinery maintained helps reduce fire, security and property damage risk.

Best practice

- Get older buildings checked comprehensively and regularly by an electrician where there are ongoing electrical problems, or where the system shows wear and tear.
- Get an electrician to do thermographic imaging of switchboards to help identify elevated temperatures (which can indicate potential failure) and overloading. Test and tag all portable electrical items. Don't use extension leads or power boards unless you have to – and definitely not if they're damaged.
- Ensure all racks and shelving are strong and sturdy. Stored items should be easily and safely accessible.
- Keep lifts, hoists, and gantry cranes certified and maintained.

Must haves

- ✓ Make sure any critical mechanical plant, machinery and tools are part of a routine maintenance plan.
- ✓ Maintain all plant and electrical equipment according to the manufacturer's guidelines.
- ✓ Keep electrical systems in good condition and fault free.
- ✓ Ensure lighting systems are in good working order. Replace faulty fluorescent lamps when they are not lighting properly and following the manufacturer's guidelines as to the replacement schedule of HID lamps.
- ✓ Maintain the spray booth, mixing room and oven according to the manufacturer's guidelines and applicable legislation. The checklist below provides an idea of the requirements for a compliant and safe system.

Site Quick Check	Yes	No
Hazardous Area Dossier (manual in English)	<input type="checkbox"/>	<input type="checkbox"/>
Electrical C.o.C. or Electrical Inspection (4 yearly)	<input type="checkbox"/>	<input type="checkbox"/>
Exhaust Duct Vertical and min. 3m above roof	<input type="checkbox"/>	<input type="checkbox"/>
No electrical fittings within 2m of doors	<input type="checkbox"/>	<input type="checkbox"/>
Tint room exhaust Pick-up at floor level	<input type="checkbox"/>	<input type="checkbox"/>
Is Spray Booth certified?	<input type="checkbox"/>	<input type="checkbox"/>
Country of Manufacture/Type	<input type="checkbox"/>	<input type="checkbox"/>
Location Test Certificate current	<input type="checkbox"/>	<input type="checkbox"/>
Exhaust box fan clean, no build-up evident	<input type="checkbox"/>	<input type="checkbox"/>
Air filters replaced within last 6 months/1/2/3years	<input type="checkbox"/>	<input type="checkbox"/>
Burner(s) serviced within last year	<input type="checkbox"/>	<input type="checkbox"/>
Heat exchanger(s) provided with explosion relief	<input type="checkbox"/>	<input type="checkbox"/>
Heat exchangers vents cleaned annually	<input type="checkbox"/>	<input type="checkbox"/>
Shut-off valve on fuel line	<input type="checkbox"/>	<input type="checkbox"/>
Containment provided for fuel tank	<input type="checkbox"/>	<input type="checkbox"/>
Spray Booth service checked for Airflow/Ventilation	<input type="checkbox"/>	<input type="checkbox"/>

Watching out for water damage



With routine checks and a proper plan, the risks can be seriously reduced.

Best practice

- Plumb washing machine and dishwasher outlets into the wastewater pipe, not simply with the waste pipe hooked over a sink.

Must haves

- ✓ Know where the water shut off valve(s) are for the water supply. Where possible, shut off the water supply during extended shutdowns or when not needed e.g. over the summer holidays or in an unoccupied building.
- ✓ Ensure flexi-hoses are checked regularly and replaced if showing signs of damage – or every 10 years otherwise.

- ✓ Check shower enclosures for signs of deterioration, especially to the wall boards/tiling.
- ✓ Inspect plumbing, water pipes and waste lines for leaks, damage or corrosion. Check that all basins, tanks, etc have overflow facilities. Process tanks should be banded.
- ✓ Check and clean the roof regularly. This is important before the winter season and after storms. Pay attention to membrane-style roof coverings as these have a limited life and can be affected by environmental exposures.
- ✓ Check flashings where the walls and roof meet, and also pipes and skylights where they penetrate the roof covering.

Good management controls



Put controls in place to manage activities that could result in a fire or loss or help mitigate fire or loss.

Best practice

- Before leaving at the end of the day, take a look around all of the areas to see that everything is as it should be.
- Train staff, occupants, etc. to use and operate plant and equipment according to the manufacturer's guidelines.

Must haves

- ✓ Have proper procedures in place around hot work – like a fire watch, and stopping welding an hour before close. Have designated welding areas or welding curtains.

- ✓ Keep combustibles away from ignition sources, remove trip hazards, and ensure fire exits are unblocked.

- ✓ Ensure there is a robust self-inspection routine in place – a simple look around all areas to see that everything is as it should be and that housekeeping standards are being maintained.

- ✓ Limit any smoking to a designated area that's free of any waste bins and equipped with proper bins for throwing away cigarette butts.

Don't get disrupted



Best practice

- Consult with a professional to check if your cyber security measures are good enough, especially if you maintain confidential records such as a customer database or bank account details.
- Keep important paper records in a fireproof box/cabinet.
- Keep critical plant and machinery spare parts readily available.

- Invest in a business continuity plan to ensure easy replacement of key plant and machinery.

Must haves

- ✓ Back up critical data weekly and consider using secure Cloud services.
- ✓ Ensure you've got antivirus protection on your computer and regularly update it.

Visit vero.co.nz/risk-profiler to check out our other risk guides 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.