WORKING TOGETHER TO MANAGE BUSINESS RISK

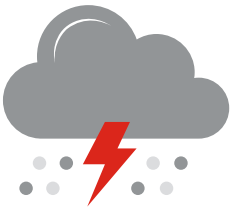
Early Childhood Centres

vero

Helping you to make risk management child's play

While we're here to pay claims if the worst happens, we're all about trying to keep you and your property safe and secure in the first place. We have a lot of experience in insuring Early Childhood Centres, so here's a handy checklist. It's important to take the time to ensure the 'must-haves' are in place and we've also provided other useful tips. Remember, we're here to help, so if you've any questions just get in touch.

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 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.**

Security

Best practice

- Ensure that intruder alarm sensors are not obstructed by items stored at high level or decorations/artwork hanging from the ceiling.
- Keep all areas well-lit after dark to reduce risk of burglary, malicious damage and arson. Modern LED lights are bright and cheaper to run.
- Remove or prune trees/shrubs that could be used to shield intruders or vandals.
- Get to know, and register with, your local Police, Neighbourhood Watch and other community organisations.

Must haves

- ✓ **Ensure all doors and windows are in good condition and lock securely. Check annually for wear and tear.**
- ✓ **Valuable, easily stolen items should be locked away, secured or safely stored when not in use. Claims indicate portable playground equipment and electronics are targeted.**
- ✓ **A monitored intruder alarm with the option of security patrol response facility is important especially in built-up, urban areas, and those with high crime rates. Alarms should be professionally maintained and checked annually.**

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

- ✓ **You should always have a wall-mounted fire blanket (size 1.2m x 1.8m) in kitchen facilities.**
- ✓ **We recommend a 2.1kg dry powder fire extinguisher in kitchen and laundry areas, along with staff training on how to use them.**
- ✓ **All fire extinguishers, hoses and fire blankets should be checked at least once a year.**

Business interruption

Best practice

- Important paper records should be kept in a fire proof box/cabinet.

Must haves

- ✓ **Ensure all critical data is backed up at least weekly and stored offsite – this can include secure Cloud services**
- ✓ **As a minimum, antivirus protection installed on your computer network and updated regularly.**

Housekeeping

Best practice

- Cut down on the use of multi-plug adapters, as these are easily overloaded and cause fires. Ideally, use one appliance per electrical socket outlet.
- Keep your gutters, down pipes and storm water drains clear – note in your diary to clear autumn leaves before the onset of winter.
- Ask all visitors to initially report to a reception area.
- Design a simple, but effective 'end of day' lock up routine (i.e. close all curtains/blinds, lock windows and doors etc.)

Must haves

- ✓ **Have good storage practices for equipment, supplies, stationery etc.**
- ✓ **Empty internal waste and recycle bins frequently to avoid a fire risk.**
- ✓ **Place external waste and recycle bins/skips away from buildings to reduce the risk of arson.**

Watching out for water damage

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

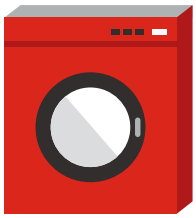
Best practice

- 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.**
- ✓ **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.**

Washing and tumble drying



Kids can be messy. If you wash cotton clothing and linen, it's important to be aware that these items can spontaneously heat and in some instances catch fire if tumble dried. This risk increases if vegetable oils, butter or fat from food aren't fully removed during the wash process.

For additional information on reducing the fire risk of washing and tumble drying contact our risk management team.

Must haves

- ✓ Always use a hot water wash to remove fats/oils and empty the dryer immediately after the drying cycle is finished. Let hot items air cool before packing them away.
- ✓ Follow manufacturer's guidelines when cleaning the tumble dryer and all components.
- ✓ Do not put foam, plastic, nylon, rubber materials or mop heads in the tumble dryer.
- ✓ Never leave your dryer unattended and never leave dry hot washing inside the drum.

Visit **vero.co.nz/risk-profiler** to check out our other advice sheets for more tips and in-depth information about managing risk.

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.

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