WORKING TOGETHER TO MANAGE BUSINESS RISK

Laundries & Drycleaning

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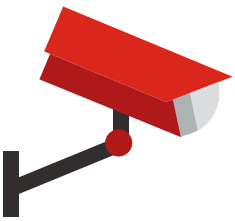
Cleaning up the risks in your business

While we're here to pay claims if the worse happens, we're all about how to keep you and your property safe in the first place. From machinery to heat and chemicals, storage and more, Laundry and Drycleaning businesses have specific risks attached to them – no matter how large or small your operation. We have pulled together advice to help you avoid your business being hung out to dry.

Better security



Keeping an eye on your premises even when you can't.

Best practice

- Get CCTV with motion sensors and infrared to give clear images in low light. You can often link these systems to your smartphone to get alerts remotely.
- Think about fitting bollards outside shopfronts and bars or security grilles to large front, or other accessible windows.
- Increase your security to concealed areas of the building.

Must haves

- ✓ **Have a monitored intruder alarm with security patrol response. You'll need to make sure these are maintained professionally and checked each year. Make sure sensors aren't blocked.**
- ✓ **Have regular and random security patrols.**
- ✓ **Make sure coin change machines have additional security to stop people removing or breaking into them.**

Reducing fire risk

Being prepared is the best way to minimise damage.

Best practice

- Fit a NZS 4512 compliant automatic fire detection system, which FENZ or your security company can monitor. If you don't have one, a monitored fire detection system that's linked to your monitored intruder alarm system is a good alternative.

Must haves

- ✓ **Fire extinguishers can stop a small fire becoming bigger. In a laundry or dry cleaner with staff on site, have at least a 4.5kg dry powder fire extinguisher.**
- ✓ **Yearly maintenance is a must for all fire extinguishers and hose reels.**

Smart housekeeping

Simple housekeeping can reduce all kinds of risk.

Best practice

- Not storing laundry near heat sources (like tumble dryers or in direct sunlight). Wash things as soon as you can.
- Making sure that tumble dryer air exhausts vents are free of any blockages
- Don't skip the cool-down part of a dryer's cycle. Empty it immediately and spread out the laundry into small piles so it can cool. Put dry laundry in a mesh basket so it won't retain heat.
- Make sure you're washing aprons, tea towels etc with the right temperature to remove the oils fats and detergents — and always rinse before drying it.

Must haves

- ✓ **The equipment you use should be installed, maintained and operated as the manufacturer outlines. It's a good idea to regularly check any thermostat controls and clean and check lint filters daily.**
- ✓ **Keep large amounts of laundry managed well, making sure any aisles are left clear.**
- ✓ **Keep areas around electrical switchboards clear of combustibles, and make sure areas behind washing machines and dryers are always free of dust build up.**
- ✓ **Keep waste bins, skips and pallets away from the building. If you need to leave them closer, ensure they're padlocked to avoid arson attacks.**
- ✓ **Tell your staff about the risk of spontaneous combustion.**

Electrical care

Helping you keep switched-on to safety.

Must haves

- ✓ Keeping switchboards and other electrical installations fault-free and in good condition is really important, especially in older buildings. Get an electrician to check switchboards regularly, and make sure all switchboards are enclosed to prevent damage and lint/dust build up.
- ✓ Always replace failed fluorescent tubes. LED Lights offer less risk because of lower temperatures and lower currents.
- ✓ Tag and test equipment, or extension leads and power boards where hardwiring isn't possible. Don't use damaged leads or boards.
- ✓ If you have a larger laundry, thermographic imaging can help detect elevated temperatures early.

Be smart with hazardous substances

Store and handle hazardous substances properly.

Must haves

- ✓ Store and handle hazardous substances safely. Separate non-compatible substances, limit quantities to the minimum necessary, and check if licensing is required.
- ✓ Keep small quantities in dangerous goods cabinets, but it's good to check with Worksafe if any specific precautions need to be taken around your certification, handling, inventories and storage.
- ✓ Make sure emergency shut off valves for LPG are clear and easy to get to.
- ✓ Keep LPG gas installation protected from any vehicle impact.
- ✓ Make sure your staff is trained to handle solvents and know how to use the right personal protective equipment (PPE).

Reducing the risk of water damage

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

Best practice

- Where possible, shut off the water supply during extended shut downs or when not needed e.g. over the summer holidays or in an unoccupied building. Check flexi-hoses regularly and replace if showing signs of damage.

Must haves

- ✓ Know where the water shut off valve(s) are for the water supply.
- ✓ Plumb washing machine outlets into the wastewater pipe.
- ✓ Inspect plumbing, water pipes and waste lines for leaks, damage or corrosion.

Ongoing maintenance

The building and equipment should be maintained and kept in good condition.

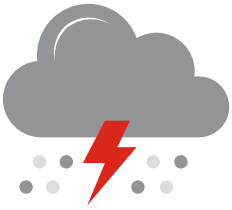
Best practice

- Keep the roof in good condition and fix any leaks as soon as you notice them.

Must haves

- ✓ **Any exterior cladding, access doors, windows and their locks, latches and hinges should be sound and in good working order.**
- ✓ **The equipment you use should be installed, maintained and operated as the manufacturer outlines. It's a good idea to regularly check any thermostat controls.**
- ✓ **Make sure drainage is always unobstructed. Clear gutters and channel drains and yard sumps, especially where there are large trees.**

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.**

Good management controls

Management controls can help reduce the potential for loss. good practice include:

Must haves

- ✓ Before leaving at the end of the day, take a look around all of the areas to see that everything's as it should be.
- ✓ Doors and windows are locked and secure.
- ✓ Equipment and services are switched off.
- ✓ Laundered items are stored properly.
- ✓ Limit any smoking to a designated area that's free of any waste bins and equipped with proper receptacles for throwing away cigarette butts.

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

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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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