

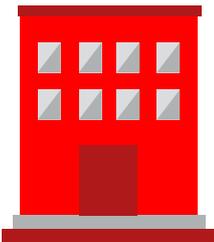
Keeping your business safe and sound

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.

Storage facilities are a great way to store everything from excess furniture and business stock, to paperwork and collections. But they're also susceptible to arson, malicious damage and burglary – and sometimes even storage of hazardous substances or illegal drugs. We've compiled a list of the top tips to keep your facility well-maintained and secure.



Building structure



Your building should be in good condition and kept secure.

Best practice

- Check fire walls are free from holes and that fire doors can close freely. It's really important to note that alterations need to be made to the walls, it needs to be done by a qualified person.

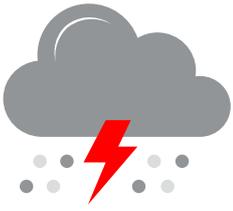
Must haves

- ✓ Make sure cladding, doors, windows and their locks, latches and hinges are in good condition and working order. They should also be firmly secured to the building structures. Make repairs where necessary.

- ✓ Secure any communal roller doors after hours with pins and a padlock. For motorised doors, lock the electric open/close switch, and for manual doors lock the chain to the building or door frame.
- ✓ Have a regular maintenance programme in place for the building, building systems, fire protection and security equipment.



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.
- ✓ 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.
- ✓ 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.

Vehicle impacts

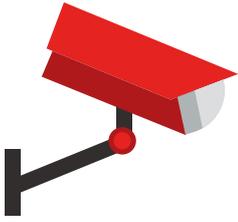


Reducing the chance of vehicle impacts.

Must haves

- ✓ Make sure that the movement of trucks, and customer vehicles on the site is controlled to prevent collisions.
- ✓ Protect parts of the building which are prone to impact damage with sturdy bollards e.g. loading docks, parking areas, building corners and narrow driveways.
- ✓ Install maximum height and diversion signage to help protect vulnerable areas like canopies and overhangs.

Security

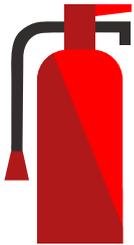


Keep your business safe, and intruders out.

Must haves

- ✓ Ensure the yard is secured with an alarmed, electrified high security fence, and well-lit especially where the building is in an isolated location.
- ✓ Install a monitored intruder alarm system in office areas and have a security patrol response in place. Alarms should be professionally maintained and checked annually. Make sure any intruder alarm sensors are not obstructed.
- ✓ Install CCTV both internally and externally – ideally high definition, motion sensing and infrared to ensure images recorded in low light are clear.
- ✓ Lock gates at night using a close shackle padlock or a protective sheath over the lock – this prevents the lock from being cut. Don't leave the padlock unlocked on the gate during the day in case someone switches it.
- ✓ Ensure customer access is cancelled by deactivating access codes, PINs or cards once the storage contract has ended.

Fire protection



Having the correct equipment and protection in place can reduce the potential for loss.

Best practice

- Think about installing a sprinkler system designed to NZS 4541, this offers the best protection as it fights a fire at the same time as calling the fire brigade.
 - Install a fire detection system at the very least, with detector units located throughout the protected area, and have this monitored by the fire brigade or a security monitoring service.
 - Choose the right type of detectors for your business – heat or smoke are the most common detector units, but choose wisely as you don't want false alarms. These systems need to be maintained regularly.
- ### Must haves
- ✓ Make sure there's an adequate number of fire extinguishers of an appropriate size and type for your business, located throughout the area and which can be easily accessed. Ensure all fire hoses have an adequately long reach. Dry powder units are a good general-purpose fire extinguisher (min 4.5kg) and consider placing these in tamper proof and weatherproof containers. Your fire equipment contractor can advise on the size, type and location.
 - ✓ Maintain all fire extinguishers and installed hose reels annually.

Housekeeping



A little housekeeping goes a long way to reduce risks.

Best practice

- Where possible, external waste and recycle bins/skips should be located 10m away from the building. Alternatively, these can be locked overnight and, if possible, positioned against non-combustible walls.

Must haves

- ✓ Ensure all storage is confined to the individual units, and yard areas are kept tidy.
- ✓ Keep areas around electrical switchboards and any battery charging units clear of combustibles.

Dangers and hazards

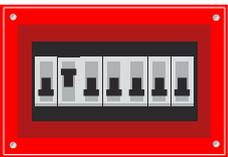


Must haves

- ✓ Make sure that units are used for storage only and not activities that increase the risk such as spray painting, welding and fabrication/processing activities.

- ✓ Ensure hirers do not store any hazardous substances (explosives, flammable gasses, flammable liquids, flammable solids, oxidising agents, corrosives, toxic substances, ecotoxic substances) within their units.

Electrical



Faulty or damaged electrical systems can lead to fires.

Best practice

- Get an electrician to do thermographic imaging of switchboards, it's a good preventative maintenance tool and can help detecting elevated temperatures which predict potential failure or overloading.

- Tag and test portable equipment, extension leads and power boards. Damaged leads and power boards should not be used.

Must haves

- ✓ Ensure that all electrical switchboards are in good condition and fault free especially, if they are in older buildings.

Lighting

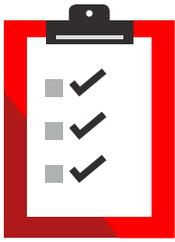


Best practice

- Make sure any lighting in storage spaces are on timers, and storage is kept at least 50cm away from lights.

- It's a good idea to fit protective cages or shields to prevent impact damage to the internal light fittings.
- Replace fluorescent light fittings with LED models as existing bulbs burn out that are not lighting properly. If the problem persists get an electrician to check the light out.

Management controls



Have controls in place so you and your staff can manage everyday risks. Make sure that:

Best practice

- A contract is in place with each hirer, which outlines what can and cannot be done and stored in the units, especially regarding hazardous substances and a prohibiting any processing, manufacturing, fabrication, spray painting, or hot work.
- Storage rules are prominently displayed, and all hirers are made aware that insuring the stored goods is the hirers' responsibility.
- A housekeeping routine is in place – keeping things tidy, keeping combustibles away from ignition sources, removing trip hazards and so forth.
- A permit system is set up for hazardous work activities needed to maintain the site e.g. hot work, working at height etc.
- A daily check takes place – a simple walk through all areas, to see that everything is as it should be, fire equipment is in position and maintained, waste and recycle skips are either inside the building or if outside away from the building, the building is well maintained and free of tagging.
- You have precautions in place should fire systems like sprinklers be out of commission for more than a few hours.
- All storage sites are smoke free and highly visible signage is displayed highlighting this.

Keep business going smoothly



Managing through change and interruptions.

Best practice

- Consider engaging a professional to evaluate the adequacy of your cyber-security, especially if you maintain confidential records such as a customer database or bank account details.
- Ensure all critical data is backed up at least weekly and stored off site – this can include secure Cloud services.
- Install antivirus protection on your computer and update regularly.
- Keep important paper records in a fireproof box or cabinet.

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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