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Robbery Prevention

Robbery, and its inherent violent component, threaten both your employees' well-being and your financial security.

Any business that has target theft items or large amounts of cash is susceptible to robbery. Although some businesses such as jewelry stores, drug stores, service stations and convenience stores are greater targets, all businesses are at risk if adequate precautions are not taken.

Several studies have shown the main factors making businesses a target for thieves are:

- Large amounts of cash on hand
- Located in a remote area
- Only one clerk per shift
- Minimal walk-up traffic
- Easy access and escape

When selecting a target, a robber considers risk vs. reward – or risk of apprehension vs. profit from robbery. Therefore, increasing the risk of apprehension and decreasing the potential profit constitute two major measures that significantly reduce your risk of robbery. Consider the following tips to lower your chance of being targeted for theft.

Tip #1 Cash Control

Keep cash on hand to a minimum and post highly visible signs that indicate this. Make frequent bank deposits to keep cash amounts low, and varying the time and route you take to the bank will make it harder for robbers to track you.

Tip #2 Access Control

Well-lit premises, both inside and outside, discourage robbers. Keep exterior lighting at full power during nighttime hours of operation.

The interior of your premises should be kept visible to passersby, and your employees should be allowed unfettered vision of the exterior. Ensuring this will discourage robbers and allow

your employees to monitor activity outside. Remove any obstructions such as posters, product displays or advertising placards from all windows and remove any hedges, bushes, or signs blocking the line of vision to the inside.

Tip #3 Building Security

Security systems are an effective deterrent for robbers, including the installation of silent holdup alarms and video systems.

Side and rear doors should always be kept closed and secured where appropriate, keeping in mind people need to exit quickly in the case of an emergency.

Tip #4 The “Two-Employees” Approach

The presence of two employees at all times during the workday is a major deterrent to robbers. The sales counter should never be left without supervision. Exterior tasks, such as cleaning the parking lot or throwing out the trash should be avoided at night.

Tip #5

Greet all customers individually. This will discourage robbers and increase the chance of them being recognized and ultimately apprehended.



Knowing your business matters.

Tip #6

All customers should be monitored, especially at closing. Robbers target closing time to ensure that no other customers witness the robbery. Before locking up, check all areas of the store including offices, restrooms, back storage and the walk-in freezer, to verify there are no customers remaining in the building.

Tip #7

Markers should be placed at the main entrance so employees can provide the police with a proper estimate of the robber's height.

Tip #8

Employees should be properly trained on how to act during a robbery to keep the confrontation minimal and your employees safe. Counseling should be provided to employees who are victims of robbery.

Partners In Prevention

At Federated Insurance, we believe Loss Prevention is a critical component of your Risk Management Program. Your Risk Services Coordinator, together with our Loss Prevention Team, is available to assist you in developing security measures appropriate for your business. Working together to reduce your loss exposures protects your bottom line!

For more information, contact your Risk Services Coordinator, our Loss Prevention Department at 1-800-665-1934, or visit our website at www.federated.ca

Federated Insurance provides this Loss Prevention Bulletin as a service to our policyholders and their business advisors. The information provided is intended to be general in nature, and may not apply in your province. The advice of independent legal or other business advisors should be obtained when developing forms and procedures for your business. The recommendations in this bulletin are designed to reduce the risk of loss, but should not be construed as eliminating any risk or loss.