

Mercantile Safety Checklist



Taking proper precautions for your business and staff members is part of running a successful operation. You may already have policies and best practices in place at your business, but do they cover all of the areas that pose safety risks? Keep these tips in mind and share them with your staff to reduce hazards at your storefront.

Water Damage

- _____ Install water leak detection devices within your home/storefront.
- _____ Have kitchen, bathroom, laundry room and hot water heater pipes inspected yearly as these pipes are the most likely to leak.
- _____ Monitor your water bill – any unexpected increases can be the result of a water leak.
- _____ Repair any holes, patchy areas or damaged roof shingles. Small openings in a roof can cause minor leaks that can become a bigger problem in the winter.
- _____ Protect your pipes by keeping your building at a moderately warm temperature and turning off any outdoor water systems.

Claim example: The piping within a hot water heater ruptured from overuse, causing a store to have to shut down for four hours.

Slips, Trips and Falls

- _____ Repair potholes, cracks and uneven surfaces in parking/sidewalk areas and staircases.
- _____ Mop and clean the floors once your store closes to prevent slipping on wet surfaces.
- _____ Remove snow and ice promptly. Apply rock salt to sidewalks and driveways three hours prior to and throughout a snowstorm.
- _____ Keep rock salt and shovels easily accessible to you and your employees.

Claim example: A customer went to use the restroom inside a store. The restroom had recently been cleaned by an employee, and the tile floor just outside of it was still wet. The customer slipped and fell, breaking their arm. A \$5,000 medical expense claim was immediately paid to compensate the customer for their hospital visit and ambulance ride.

Fire Protection and Prevention

- _____ All electric should be on functioning and operational circuit breakers. If there is a Federal Pacific Electric (FPE), Federal Pioneer or Stab-Lok breaker panel at a covered property, USLI requires the breaker panel be completely replaced.
- _____ Install and maintain fire, smoke and heat detection devices – preferably connected to a central alarm system.
- _____ Avoid using space heaters and overloading extension cords.
- _____ Fire extinguishers should be present in all common areas, and they must be serviced annually to ensure their proper function.

Claim example: A fire began at an insured's premises when an employee smoked a cigarette in the inventory room and then carelessly threw the cigarette into a trashcan. The fire caused \$45,000 in building damage and \$14,000 in business personal property damage. To repair the damage, the store had to shut down for a month,

Preventing Theft

- _____ Train your staff to identify shoplifting by paying attention to customers and their actions in your store.
- _____ Organize store items in designated areas, having most the expensive items near checkout so they can be monitored more easily.
- _____ Set up mirrors or install security cameras around the store.
- _____ Lock up larger or more expensive items.

ADDITIONAL TIPS

- ▶ Have adequate lighting installed in all public areas, such as parking lots
- ▶ Set up security cameras to monitor the surrounding area of the building
- ▶ Prohibit armed security guards and weapons from the premises