

LOSS CONTROL BULLETIN

Office and Retail Operations Safety

Safety is just as important in retail and/or office operations as it is in industrial operations. Although the majority of injuries occurring in a retail and/or office operation are minor, the potential for serious injury still exists. Every accident involving a member of the general public interrupts business operations and can potentially lead to the loss of business.

Whether a store, office or factory environment, an effective safety program requires: (1) the sincere interest of management, (2) a work environment that is as free from accident hazards as possible, and (3) the continuous and intelligent cooperation of all employees.

Appointing someone to perform those safety functions can be an effective accident prevention measure. Some of the many hazards that should be considered are listed below:

Running, Slipping, Tripping, Falling

The most common injuries suffered in a retail and/or office environment result from slips and falls. The following precautions are recommended to better control this exposure:

- Materials on the floor can create slipping hazards. Floors and other walking surfaces should be kept uncluttered.
- Poorly-maintained walking surfaces also create slipping hazards. Floors and other walking surfaces should be properly maintained and in good repair.
- Routine inspections should be made of the premises to dispose of any trash or clutter.
- Storm mats should be provided at entrances when floors are likely to become slippery.
- A supply of ice-melting chemicals should be kept on hand and used on outside walking surfaces in the winter months.
- Stairways should be kept clean, well-lighted and equipped with non-slip treads and handrails.
- Differences in floor elevation in aisles or passageways should be eliminated or clearly marked.
- Cords should be kept off the floor.

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Loading And Unloading Of Heavy Or Oversized Items

The lifting of objects by customers presents a definite lifting hazard. Hernias, sprains and strains can occur when lifting or moving heavy objects.

Employees should be trained to lift properly, which calls for using the legs and not the back. They should assist customers and/or use material-handling equipment to move heavy or oversized loads.

Restricted Areas

Store rooms present the potential for a wide range of injuries, ranging from minor to catastrophic. All restricted areas, including private offices, should have signs posted that read "Employees Only" or "Authorized Personnel Only". In addition, there should be adequate controls in place to monitor these areas and escort unauthorized individuals who enter these areas back to an unrestricted location.

Counters, Displays, Shelves, Racks, Storage

All counters, displays, shelves, racks and cabinets should be constructed of an appropriate material and be inspected on a regular basis. Furthermore, they should be kept orderly and not be overloaded. Some additional precautions include:

- Permanently anchor racks, displays or fixtures to a wall or the floor.
- Rolling racks should be equipped with brakes to prevent unexpected movement.
- All glass display cases should be properly grounded, sturdy enough to support a customer's weight and free from chips and/or cracks.
- There should be adequate space between tables, counters and displays.
- All items on shelves should be neatly arranged and stacked at minimal height.
- Shelves or items hanging from the ceiling or above eye level should be arranged at a height that will allow people to clearly pass under them.
- Sharp objects such as unprotected knives, blades and scissors should not be stored in open areas.
- Aisle space should be kept clear of open file drawers and other projections.

Security

A business can be held liable if it fails to take adequate security precautions against "foreseeable" criminal activity. Security of the premises can be handled in a number of different ways, including training employees, hiring employees as security and contracting security. Some additional precautions could include:

- Properly laying out the operation so that employees behind the counter or on the floor can view the entire store. This may include mirrors and/or Closed Caption Television.
- All employees should be trained in the identification, proper handling and apprehension of potential shoplifters.
- Windows should be kept free of posters and signs to allow the public to see into the location with minimal obstructions.
- A certificate of insurance should be obtained from any contract security.
- Background checks of security officers and company employees should be conducted.
- All confidential data should be placed in a secure location, such as a locked safe and/or file cabinet or a password-protected computer.

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Life Safety

The potential for injury as the result of an emergency should not be overlooked in an office environment. When creating an emergency management plan, the following precautions should be followed:

- An emergency evacuation plan for fire, bomb threat and other disasters should be created and implemented. Specific employees should be trained as evacuation leaders, and all employees should take part in periodic evacuation drills.
- In the event of a power failure, there should be a back-up power source or proper emergency lighting.
- All exits should be properly marked and be free of obstructions.
- All doors that are normally locked should have panic hardware to permit easy egress in case of an emergency.
- A fire alarm system should be installed to alert all customers and employees in the event of a fire.

Fleet/Auto

Driving may be part of a retail and/or office operation. Auto hazards, including familiarity, perception of risk, ignoring risk, pedestrians, the road environment and traffic, change moment by moment. Drivers must adapt to such changes when driving both owned and non-owned vehicles. Any person driving their vehicle on your behalf puts you at risk under the laws of agency. To reduce the risks arising from vehicle operation, the following policies and procedures should be implemented:

- A current motor vehicle record (MVR) for all drivers should be obtained on an annual basis.
- Criteria for the review of the MVR should be established. Any employee with an unsatisfactory MVR should be disqualified from driving.
- There should be established procedures to be followed in the event of a loss.
- An accident investigation program should be established and implemented.
- Qualify the driver and auto for the purpose of the use.
- Complete scheduled service and conduct regular inspections of all vehicles

Certificates Of Insurance

You can exercise some control over your liability risk by properly obtaining certificates of insurance from all contractors. This includes janitorial, landscape, vendors, suppliers, laborers and/or equipment suppliers. Certificates of insurance provide confirmation that an insurance policy is in force and detail the coverage limits for that policy.

The primary purpose for requesting additional insured status is to make the party with the most control over the risk responsible for the financial consequences of a loss if it fails to prevent the loss from occurring.

Being named as an “additional insured” is also an important part of this program. This means the other party’s insurance company will respond to a claim against you for any loss resulting from their negligence. A certificate of insurance showing you as an additional insured, therefore, represents better protection for you than a certificate that only serves as proof of insurance.

Even if your company is not responsible for a loss, you may be named in a lawsuit. With the protection of additional insured status, it becomes the duty of the other party (most likely its general liability insurer) to bear the legal defense costs up to the point you are dismissed from the lawsuit.



No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim Servicesm** is designed to provide assurance and confidence to our policyholders throughout the claims process.

24-Hour Claims Hotline 1-800-333-2860