



Risk Insights

End of Day Inspection Tips

Taking the time to conduct a thorough walk-through of your business before closing increases your chances that it will be safe and secure when you return.

It's vital that all staff are made aware of the importance of checking for potential fire and security hazards prior to leaving it unattended.

FIRE PREVENTION TIPS

- Is all equipment off?
- Are all flammables stored properly?
- Are combustibles stored away from heating appliances?
- Have oily rags and other materials that may spontaneously combust been stored correctly?
- Is temporary heating equipment unplugged or shut off?

CRIME PREVENTION TIPS

- Are the interior lights in the sales area on?
- Are the exterior lights operational?
- Have all doors and windows been locked and padlocks secured on all bay doors?
- Has a walk-through of the building been done to ensure that no one is left inside?
- Has the security system been activated?
- Is all equipment, customer property, and stock secure?
- Are all cash and valuables secure?

End of Day Inspection Tips

DAMAGE PREVENTION FOR LONG-TERM CLOSURES

Should your business be unattended for an extended period of time, consider these best practices.

Risk mitigation tips for buildings

Maintaining a minimum temperature inside a building ensures that it's a pleasant environment for occupants. This temperature also makes it possible to preserve the building itself, its contents, and its facilities. If an extended closure of the building is planned, certain precautions must be taken.

Water network maintenance

- Turn off the water at the main inlet valve and drain the entire system. The valve must have a heating source to avoid water freezing upstream. To empty the system, it's necessary to turn on a tap at the end of the plumbing network. This valve must be turned off when the network is reactivated. We suggest leaving a note at the valve as a reminder.
- To keep the water network in operation, a minimum temperature of 18 ° C is necessary. Below that temperature, it's recommended the ambient humidity level be less than 40%, as high humidity could cause condensation and mold.
- Even if a minimum temperature is maintained, turning off the water inlet will still be the best practice for prolonged closure of the building.
- Keeping the room temperature too low (a few degrees above 0 ° C) could be damaging if the heating system were to fail when the building is unattended.
- If the building will be unattended for longer periods of time, it's possible to pour antifreeze into the plumbing system.

Temperature control

- For buildings with sprinkler systems, it's recommended to keep the heating at a minimum of 18 ° C. For buildings with dry-pipe sprinkler systems, only the sprinkler room (where the main valve is located) is required to be heated.
- When a building's temperature is too low, harmful effects include breakage in the finish of the walls and contraction of internal materials.

Routine checks and maintenance

- Visiting the building daily or every other day is advised to ensure that everything is in working order.
- Remove all perishable items in fridges and cupboards, as these items may spoil and attract pests.

Risk mitigation tips for data, employees, and suppliers

- Ensure all business data has been backed up prior to closing the premises.
- Ensure employees have been contacted about the prolonged closure and instruct them not to return until further notice.
- Ensure all suppliers and customers have been made aware of the prolonged closure and deliveries and pickups have been cancelled.
- Remove important documents from the facility and keep them on hand.
- If possible, instruct staff to bring laptops home.

As a small business owner, it's important that you invest in the right protection to help safeguard your business in difficult times. If you're reluctant to take on the expense, you might be surprised at how little it costs. At TruShield, we offer flexible policies with tailored coverage you can rely on.

To learn more about our offerings and how we can help you grow your business, contact us today!

trushieldinsurance.ca | 1.833.692.4112