

Risk A/T® Work

"An ounce of prevention is worth a pound of cure." Benjamin Franklin 1736



We are pleased to introduce the next edition of **Risk A/T® Work**, a forum dedicated to sharing safety and loss control tips with our brokers and insureds.

Risk A/T® is our proprietary risk management approach which promotes informed risk analysis based on two behavioral factors — **Aptitude** and **Tolerance**.

ABOUT US

Sompo International Insurance works through a global distribution network of retail and wholesale brokers and MGUs to provide high-quality and responsive services to a broad range of clients from large multinationals to small businesses. We offer diverse specialty capabilities across a broad range of products and industry verticals.

If you would like to subscribe to **Risk A/T® Work**, please contact Victor Sordillo at vsordillo@sompo-intl.com

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Basic Security Reviews For Property Protection

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Today, many businesses have altered the way they conduct day-to-day operations, leaving them potentially exposed to new and enhanced security risks. By undertaking some basic security reviews to determine where enhancements may be needed or where more comprehensive reviews would be beneficial, you can be better prepared for the unexpected.

Physical and System Security

Physical and system security involves multiple interdependent activities that can help keep your property and your people safe, including:

- **Closed Circuit Television Cameras (CCTV):** A CCTV system provides monitoring of activities in a specific area. All cameras and monitors should be checked daily, ensuring there are no impairments to the intended view and that systems with recording capabilities function properly and store videos for the intended period of time.
- **Access Control:** Areas with restricted access should require credentials such as proximity or scan cards, biometric ID, etc., to secure entry. Ensure hardware and credentials are up to date and functional and that employees are aware of any situational changes that might impact access.
- **Fire and Alarm Systems:** On-going maintenance of fire and other alarm systems is imperative to the safety and security of your property. To function properly, alarm panels must be clear of all pre-existing alarms, trouble signals and supervisory signals, and all detection points operational and without impairment.
- **Backup Generator:** If your location has a backup generator, confirm it has a full fuel supply, so all emergency backup systems remain operational in the event of an outage.

Personal Security

Personal security tools and protocols are used to deter potential criminal activity and can include:

- **Identification Badges:** All employees should be issued a company identification badge that is visible at all times while on premise. Anyone without a badge should be stopped, escorted to security and provided with a visitor's badge that is to be worn while they are on premise and appropriately discarded prior to leaving the property.
- **Tailgating:** When an employee or visitor enters through an access point, they should confirm the door closes and locks behind them, avoiding non-registered visitors tailgating them and gaining access unnoticed. Encourage employees and approved visitors to maintain full awareness of their surroundings and to discourage tailgating.
- **Maintain Situational Awareness:** An emergency situation could limit the number of employees on-site or working different shifts. Encourage employees to be aware of their surroundings and report suspicious activity or persons immediately.
- **Document Patrols:** Always document patrolled areas through an electronic scan system or by keeping a detailed log in a secure location. All potential security issues must be documented and recorded for further review. If possible, take photographs of potential security concerns, compare it to the documented findings, and follow up to ensure resolution.



Environmental Security

- Crime Prevention Through Environmental Design (CPTED): CPTED principles are robust, with natural surveillance being of the most essential. Ensuring that security and employees have an unobstructed line of sight so they can see anyone trying to gain access to the property is paramount. Low-lying shrubbery, controlling access to roofs or balconies and use of see-through fencing are examples of natural surveillance tactics that can be implemented.

Emergency Planning

- Emergency Supplies: Ensure your location has fully stocked emergency supplies including flashlights, gloves, batteries, water, non-perishable food, fuel, first-aid, blankets and possibly a satellite radio or other communication device. If you do not have automatic shutters, consider maintaining a supply of boards to secure windows and access points.

Maintaining physical, personal and environmental security is always important, especially today. Consider convening a committee to review your overall security measures and implement enhancements as needed to ensure the security of your property and staff.

We Are Here To Help

Your Sompo International Risk Control team is available to assist you and provide support during this time of concern. If you need us, please call your Sompo GRS Risk Control Specialist or our emergency hotline at +1 877 667 5733 or email GRSRiskControlQuestions@sompo-intl.com.