

LOSS PREVENTION

Western Financial Group Insurance Solutions

HIP

HOSPITALITY
INSURANCE
PROGRAM

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Group Insurance Solutions

Property Security

Burglaries and insurance claims have been increasing across the country. Insurance companies have responded with limitations on tobacco products, higher rates and increased deductibles if adequate security is not provided.

The following are some key items to consider to protect you and your property:

Alarm System:

1. Motion detectors covering all target areas of the business (beverage room, vender, lounge, office).
2. Contact switches on all doors and other openings.
3. Glass breakage detectors.
4. Alarms monitored by Underwriters' Laboratories of Canada (ULC) listed monitoring station with line security.

Line Security:

1. Dedicated phone line (DVAC Line) that will alert the alarm monitoring station if the phone lines are down.
2. Alternatively, a backup radio transmitter sending a signal to the monitoring station;
3. Or, an automatic cell phone module connected to the alarm system that will call the monitoring station if the phone lines do not operate.

Building Security:

1. Steel burglary bars, roll down steel shutters or expanding burglary grills, covering all windows and glass doors in the vendor and bar areas, with high security padlocks or deadbolt locks.
2. Double cylinder deadbolt locks (key locked on inside and outside) on the doors.
3. Steel pry plates covering the door lock and the gap between the door and the doorjamb to prevent prying open of the doors.

Securing Stock:

1. Cigarettes, tobacco, lotto tickets, etc. should be kept to a minimum (one days supply) at the front counter to reduce theft and hold up risk.
2. Cigarette/tobacco stocks stored in a steel cabinet with locking steel covers.
3. Lotto tickets locked in a Class 2 (ULC rated TL-15) safe at night.
4. Excess stock of the above securely locked up at all times.

Money Handling:

1. Empty VLTs each night after closing.
2. Remove all bills from change machine.
3. Fill ATM and change machine in the morning.
4. Lock up money in a safe at night.

Money Security:

1. Skim money frequently from cash registers to reduce hold up risk.
2. Deposit excess cash into a drop slot safe or securely anchored cash box.
3. A Class 2 (ULC rated TL-15) safe used to secure money and securities up to \$5,000. Class 3 (ULC rated TL-30) safe for limits from \$5,000 to \$20,000.
4. Safe to be anchored to the floor to prevent removal.
5. Bank deposits securely locked in safe until deposit is made.

Do not leave money unprotected when office is unattended.