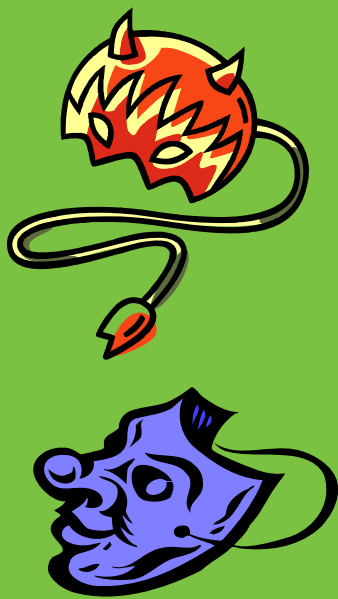


LOSS PREVENTION

Western Financial Group Insurance Solutions



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Halloween Pranks:

DON'T MAKE IT EASY FOR ARSONISTS!

Arson has rapidly become a major problem over the last few years. Small towns as well as major cities have been affected. Halloween pranks can turn into major fire and vandalism losses.

Several businesses have suffered "Total Loss" fires due to arson in the last 24 months. In most cases, the fires were set in cardboard cartons and wooden pallets piles outside the buildings. The fire spread up into the overhangs and into the roof.

TAKE AWAY THE OPPORTUNITY FOR ARSON:

Certain steps can be taken to reduce the opportunity of Arsonists targeting your business:

1. Remove all combustibles from outside the building. There should be NO cardboard cartons or wooden pallets stored against or near the outside of the building.
2. Avoid using straw bales for displays against outside of building. If used, keep away from windows, air intakes and from under roof overhangs.
3. Refuse bins should be moved far enough away from the building so that if a fire is started in the bin, it will not spread to and damage your building.
4. Close and lock the garbage bins at night.
5. Install exterior lighting around the building. Motion activated lights along the side and rear of the building may be helpful. Keep rear and side doors locked at night.
6. Remove any scrap wood, paper, etc. from outside the building that could be used to set a fire.

By following these guidelines, the opportunity for starting a fire will be greatly reduced. Taking the time to instill these preventative measures with the help of your staff now may prevent a devastating loss from occurring in the future.

TAKE EXTRA PRECAUTIONS PRIOR TO HALLOWEEN.

We welcome your comments and concerns regarding this topic. Should you have any questions, please do not hesitate to call our office and discuss them. You may call toll free at 1-800-665-8990 ext. 7279.

Ken Fingler
Director, Risk Management