



A list of best practices for loss prevention to help United Mutual agent partners and members identify the most common issues that Stores & Supermarkets face every day.

Offered through

Grocery Stores & Supermarkets

Best Practices

Fire Safety



- ☐ Sprinkler systems should be inspected annually with flow and drain tests, flow and tamper alarms that are central station monitored, maintain clear access to risers, and observe 18" clear space from bottom of sprinkler heads (most often violated in stockrooms).
- ☐ Greasy cooking appliances and exhaust systems require wet chemical suppression systems, professional semiannual cleaning routines, and Class K fire extinguishers.
- ☐ Hardwired smoke and heat detection systems should be monitored by a central station.
- ☐ Follow housekeeping routines and procedures to mitigate fire and liability exposures.
- ☐ Keep circuit breaker box covers closed with no storage within three feet of the front of the units.

Life Safety



- ☐ There should be an adequate number of exits that are clear, clearly defined, remote and accessible.
- ☐ Illuminated exit signs and emergency lighting should be inspected and tested monthly.
- ☐ Maintain open and adequate aisle spaces for ease of access, not only in the storefront, but critically in storage areas so that first responders can reach problem spots.
- ☐ Storefront doors should swing outward with the flow of patron traffic exiting the building.

Crime Safety

- ☐ Install an adequate security system with properly placed circuit contracts, motion detectors, and glass breakage detection supplemented with surveillance cameras, deadbolt locks, and bollards (placed at the front doors).
- ☐ Valuable inventory (cigarettes, electric shavers, etc.) that are appropriately segregated should be moved behind counters and/or properly surveilled to discourage theft/shoplifting.



- ☐ Implement cash handling procedures including: limiting of cash in registers, utilizing lockboxes or safes, accurate inventory record keeping, proper vetting (via background checks) of key employees with cash-handling responsibilities, implementing store closing policy (buddy system), deployment of network firewall systems, and bank drop safety.

General Safety

- ☐ Employ slip-meter technology before installation of any floor covering to comply with the latest ANSI standards.
- ☐ Ensure shelving and displays are stable, secured against tipping over, and storage heights/number of shelves are limited; conduct regular inspections of shelving during restocking.
- ☐ Post evacuation diagrams and train personnel for emergency procedures.



- ☐ Maintain parking lot with appropriate markings, signage, striping, cart corrals, along with pothole and crack repair. Install curbs and/or bollards for head-in parking protection; daily parking lot inspections are encouraged.

