



A list of best practices for loss prevention to help United Mutual agent partners and policyholders identify the most common hazards that Retail Establishments face every day.

Offered through

Retail Establishments

Best Practices

- ☐ **Ensure that there are an adequate number of exits, remote and accessible**, understanding that almost all locations will be required to have a minimum of two (unless your structure is less than fifty feet deep).



- ☐ **Verify that storefront doors remain unlocked during business hours** and swing "outward," in the flow of patron traffic exiting the building.

- ☐ **Install and maintain illuminated exit signs and emergency lighting units** – conduct regular monthly inspections and testing.

- ☐ **Maintain open and adequate aisle spaces for ease of access**, not only in the storefront but critically in storage areas, so that firefighters can get to problem spots.

- ☐ **Housekeeping routines and procedures are key to mitigating fire and liability exposures.**



- ☐ **Keep circuit breaker box covers closed**, and ensure there is no storage within three feet of the units.

- ☐ **If a sprinkler system is in play, maintain a minimum of eighteen inches of clear space from the maximum storage heights from the bottom of sprinkler heads**; additionally, ready access to the sprinkler system riser(s) and equipment is requisite. Sprinkler system should be inspected and serviced annually with additional heads and a wrench kept near the riser for emergency service.

- ☐ **Check that all displays are stable, secured against tipping over**, storage heights/number of shelves is limited, and that the shelves have rounded corners to guard against cuts.



- ☐ **Enforce your no smoking policy.**

- ☐ **Keep valuable inventory appropriately segregated and surveilled to discourage theft/shoplifting.**



- ☐ **Install an adequate security system with properly placed circuit contacts**, motion detectors and glass breakage detection supplemented with surveillance cameras.

- ☐ **Post evacuation diagrams with personnel trained for emergency procedures.**



- ☐ **Manage the parking lot with appropriate markings**, signage, striping, pothole & crack maintenance along with curbs and/or bollards for head-in parking protection; daily parking lot inspections are also encouraged.

- ☐ **Ensure that adequate handrails, mid-rails and toe-boards are installed for mezzanines and balconies.**

- ☐ **Implement cash handling procedures**, including: limiting of cash in registers; lock boxes or safes utilized, accurate accounting records, proper vetting of key employees with cash-handling responsibilities, store closing policy and bank drop safety.

