

## Risk Management in Retail Premises

This guidance has been produced to assist retailers in the management of risk; it focuses on some of the key issues facing retail businesses in the areas of *Health and Safety*, *Fire Precautions*, *Premises Security* and *Flood*.

### Health and Safety

As often stated, 'health and safety is no accident' but is reliant on businesses understanding their legal and civil obligations in relation to employees and the general public, and the manner in which these obligations are managed.

- Responsibility for health and safety rests with the proprietor, partner or managing director of the business who must ensure that the business has access to competent health and safety advice, either in the form of a person within the organisation who is suitably qualified and experienced, or from an external consultant.
- By law, businesses employing five or more persons, including proprietors or partners, must have a written health and safety policy that is reviewed at least annually.
- The current version (2009) of the *Health and Safety - Information for Employees* poster must be prominently displayed.
- An accident book (reference BI510, available from the HSE) must be held in which all accidents at work are recorded.
- Accidents resulting in major injuries or involving dangerous occurrences must be additionally reported in accordance with the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations.
- Suitable provision must be made for first aid.
- Special precautions need observing in relation to lone workers and the employment of persons under the age of 18.
- Risk assessments are required to be conducted for all aspects of the business operation in which hazards are identified, the level of risk to employees and others assessed and the appropriate control measures determined and implemented. The findings of the risk assessments are legally required to be recorded in writing where five or more persons are employed. Where less than five employees, formal recording still remains the recommended practice however.

Specific risk assessments for retail premises typically include:

- Fire risk assessment in accordance with the Regulatory Reform (Fire Safety) Order and similar regulations applying to Scotland and Northern Ireland.
- Manual Handling.
- Control of Substances Hazardous to Health (COSHH).
- Dangerous Substances and Explosive Atmospheres Regulations (DSEAR).
- Violence to Staff.
- Food hygiene.

Measures to eliminate or reduce accidents in retail premises include:

- Reducing the risks of slips, trips and falls by ensuring that passageways, delivery areas and stairs are well lit and clear of obstruction, steps are clearly highlighted, floors and floor coverings are in good condition, and that liquid spillages are cleared up immediately and warnings of wet surfaces displayed.
- Conducting routine cleaning when the premises are closed.
- Marking or highlighting glass door surfaces, and posting warnings if doors revolve or are automatic.
- Ensuring that shop fittings and storage racks are in good condition, stable and secure; also that storage racks are capable of supporting the intended loads and that stocks are correctly stacked.
- Providing suitable safety ladders and training on their use.
- Regular inspection of shopping trolleys, taking damaged trolleys out of use.

A vast range of guidance documents on the subject of health and safety are published by the Health and Safety Executive, many of which are available for free download at [www.books.hse.gov.uk](http://www.books.hse.gov.uk). Organisations such as the Forum of Private Business [www.fpb.org](http://www.fpb.org) also publish helpful health and safety guides.



## Premises Security

The provision of effective security is an important consideration impacting on the risks of theft and arson.

- As a minimum standard, all doors should be secured by thief resistant locks such as a mortice deadlock complying with BS 3621 or an equivalent cylinder pin tumbler type lock, or a padlock, conforming to Security Grade 5 or 6 of BS EN 12320: *Building hardware – padlocks and padlock fittings*, together with the manufacturer’s corresponding locking bar, and all accessible windows secured by key operated locks. In the case of doors other than final exits or fire doors, key operated security bolts or heavy duty barrel bolts may be employed. Depending on the risk, enhanced physical protections may be required, for example, sheet metal linings to doors, window grilles and steel shutters to the shopfront.

**When considering the security of fire doors, it is vitally important that under no circumstances must additional physical security measures be fitted without obtaining the prior approval of the Fire and Rescue Service.**

- In most cases an intruder alarm will be required, incorporating remote signalling to an alarm receiving centre. Intruder alarms should be installed in accordance with BS EN 50131-1: *Alarm systems – Intrusion and hold-up systems - system requirements* (normally to at least Grade 3), BS 8243 and BSI Published Document PD6662, employing dual-path signalling.

The intruder alarm should be installed and maintained by a company which is acceptable to the Police and is approved as an installer of intruder alarms by the National Security Inspectorate (NSI NACOSS Gold) or the Security Systems & Alarm Inspection Board (SSAIB).

Where there is an existing alarm system which either pre-dates the European grading requirements or has been installed to Grade 2 standards, it is important that these systems are assessed to determine whether they are satisfactory or whether by adapting the existing system it can be considered suitable without having to install a completely new system. Areas to consider include, but are not limited to:

- ◇ Replacing detectors with anti-masking detectors in vulnerable areas within the buildings which contain attractive stock and/or contents.
- ◇ Increasing the coverage of the system in areas which are unprotected.
- Where governed by the risk, other forms of security protection may need to be considered such as a CCTV installation, anti ram raid bollards, or a security fogging device installed and maintained in accordance with BS EN 50131-8: *Alarm systems – Intrusion and hold-up systems – security fog device/systems* and any local Police or Fire and Rescue Service requirements.
- Where a security safe is provided, this should be specified to the appropriate cash rating and all free-standing safes anchored in accordance with the manufacturer’s instructions. Cash in transit arrangements should comply with the Insurance Policy cash carrying condition and the times and routes of transits by employees varied. Tills should be left empty and open overnight to avoid expensive damage in the event of a break-in.



## General Fire Precautions

In addition to the need to conduct a suitable and sufficient fire risk assessment and the implementation of its findings, general fire precautions should include:

- Provision of suitable fire extinguishers in accordance with *BS 5306-8: Fire extinguishing installations and equipment on premises - Selection and positioning of portable fire extinguishers*, maintained under an annual service contract.
- Ensuring that the fire alarm system is routinely tested and periodically serviced in accordance with *BS 5839: Fire detection and fire alarm systems for buildings – Part 1: Code of practice for design, installation, commissioning and maintenance of systems in non-domestic premises*.
- Maintaining all fire doors and ensuring exit routes are unobstructed at all times.
- In the case of premises protected by sprinklers, the installation should be routinely tested, serviced and maintained and the appropriate stock clearance below sprinkler heads observed, as prescribed in the LPC Rules for Automatic Sprinkler Installations 2009 (including BS EN 12845), or other recognised international standards.
- Ensuring that the electrical installation is correctly installed and maintained in accordance with *BS 7671: Requirements for Electrical Installations*. The installation should be inspected and tested at periodic intervals by a competent electrical contractor, an *Electrical Installation Condition Report* issued and defects remedied as required. The Institution of Engineering and Technology recommends an initial inspection and testing period for retail premises of 5 years, with subsequent inspection and testing at intervals as recommended by the inspector.
- Temporary wiring, the use of extension leads and multiple adaptors should be avoided.
- Inspection and testing of portable electrical appliances periodically.
- Avoidance of portable methods of heating in favour of fixed heating systems.
- Ensuring that electrical switchgear, heating equipment and other plant and equipment is clear of all storage and that goods are kept at least 0.5m clear of light fittings.
- Removal of waste materials at the end of the working day and transfer to external metal bins or skips, located as far away from the building as practicable. Where plastic wheelie bins are employed, these should be secured in position as far away as possible from doors, windows, overhanging roofs and canopies.
- Smoking prohibited in compliance with smoke free legislation.

## Flood Risk

Arising from climate change, and predictions of more intense rainfall and stormier weather in summer months, wetter winters and rising sea levels, damaging floods are likely to be experienced more frequently. Against this background, an assessment of the flood risk should be determined based on historical information, enquiries of the Local Authority and reference to on-line flood mapping data published by the Environment Agency, the Scottish Environment Protection Agency and the Department of Agriculture and Rural Development in Northern Ireland.

In higher risk situations, consideration should be given to drawing up a flood plan, together with the provision of flood resistance and flood resilience measures such as:

- Installation of demountable purpose-made flood barriers or boards to doorways and other openings.
- Provision of sandbags.
- Installation of automatic flood-proof air bricks or the provision of specially designed air brick covers to prevent water ingress.
- Fitting of non-return valves or backflow valves to drainage systems.
- Installation of more resilient flooring.
- Raising electrical intakes, fuse boxes, sockets, and wiring above likely flood levels.
- Locating key stock and contents at a higher level.

## Closedown Procedures

Last, but by no means least, is the need to ensure that effective close-down procedures are in place. An inspection of the premises should be made at the end of business each day, during which all non-essential electrical equipment and services should be isolated, a check made that all waste materials are removed and effectively secured, that the premises are secure and that any protection systems are correctly set.

## Consultation with Insurers

Prior to embarking on any significant fire or security protections expenditure or any other major risk management initiative, consultation with your Insurers is strongly recommended.

