

Risk Insights

Advice for you and your business

Robbery Prevention



Robbery, and its inherently violent component, threatens both your employees' well-being and your financial security.

Businesses that have target theft items or large amounts of cash are susceptible to robbery. Although some businesses are greater targets such as jewelry stores, drug stores, service stations and convenience stores, all businesses are at risk if adequate precautions are not taken.

Several studies have shown the following main factors that make businesses a target for thieves:

- · Large amounts of cash on hand
- Located in a remote area
- Only one clerk per shift
- Minimal walk-up traffic
- Easy access and escape

When selecting a target, a robber may consider risk vs. reward – or risk of apprehension vs. profit from robbery. Therefore, increasing the risk of apprehension and decreasing the potential profit constitute two major measures that may significantly reduce your risk of robbery. Consider the following tips to help lower your chance of being targeted for theft.

Tip #1 - Cash Control:

Keep cash on hand to a minimum and post highly visible signs that indicate this. Make frequent bank deposits to keep cash amounts low, and vary the time and route you take to the bank to help make it more difficult for robbers to track you.

● Tip #2 - Access Control:

Well-lit premises, both inside and outside, may discourage robbers. Keep exterior lighting at full power during the nighttime hours of operation.

The interior of your premises should be kept visible to passersby, and your employees should be allowed unfettered vision of the exterior. This may help to discourage robbers and allow your employees to monitor activity outside. Remove any obstructions such as posters, product displays or advertising placards from all windows and remove any hedges, bushes or signs blocking the line of vision to the inside.

Tip #3 - Building Security:

Security systems can be an effective deterrent for robbers, including the installation of silent holdup alarms and video systems.

Side and rear doors should always be kept closed and secured where appropriate, keeping in mind that people will need to exit quickly in case of an emergency.

Tip #4 - The "Two Employees" Approach:

The presence of two employees at all times during the workday can be a major deterrent to robbers. The sales counter should never be left without supervision. Exterior tasks, such as cleaning the parking lot or throwing out the trash should be avoided at night.

Robbery Prevention (continued)

Greet all customers individually. This will discourage robbers and increase the chance of them being recognized and ultimately apprehended.

■ Tip #6 - Customer Monitoring:

All customers should be monitored, especially at closing. Robbers target closing time to ensure that no other customers witness the robbery. Before locking up, check all areas such as offices, restrooms and back storage to verify there are no customers remaining in the building.

■ Tip #7 - Entrance Markers:

Markers should be placed at the main entrance so employees can provide the police with a proper estimate of the robber's height.

■ Tip #8 - Employee Training:

Employees should be properly trained on how to act during a robbery to keep the confrontation minimal and employees safe.

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