



RISK MANAGEMENT GUIDE

PROPERTY OWNERS

Understanding your business

Owning and renting out properties can be a full time job with all the paperwork and red tape as well as ensuring that the properties are well maintained and collection of rents are up to date. At MORE TH>N BUSINESS we understand that your time is precious and this guide has been designed to give you practical advice on reducing the risks that may arise in the course of your activities and affect you, your staff, your customers or your business.

We understand that you may not have direct control over the minimisation of some of the threats to your property – but you are in the perfect position to influence how they are tackled! The guidelines can also be applied to any property you occupy e.g. your office, as well as to properties you rent to others. Make periodic inspections of the rented properties to satisfy yourself that good standards of risk management are in place – unannounced visits work best.

We have considered suitable guidance under five headings:

- Protecting your property from fire
- Protecting your property from natural hazards
- Protecting your property from crime
- Protecting your occupants and visitors from accidents
- Legislation that may affect your business.

Protecting your property from fire

The main causes of fires in premises and tips on how to prevent them are all covered below:

1. Arson

The simplest way to tackle arson is to deny the arsonist fuel by doing the following

- Ensure combustible material is stored away from buildings or perimeter fencing – preferably inside locked waste bins or lidded skips. Ensure they are emptied regularly. If there is no suitable external storage, store waste in a secure internal area
- Ensure your property is securely fenced and gated to prevent intruders
- Remove graffiti and repair any damage immediately to deter further damage occurring.

2. Electrical faults

Prevention of faults is the answer here and this can be achieved by

- Frequent visual inspections of all portable electrical items and fixed electrical wiring
- Regular maintenance of these items by an NICEIC (National Inspection Council for Electrical Installation Contracting) or ECA (Electrical Contracting Association) qualified electrician or by contacting MORE TH>N BUSINESS on 0800 294 1818 for details of services we can offer to assist you with this task. (For your protection, calls may be recorded and monitored.)

3. Smoking

In line with the law smoking should be prohibited throughout the premises and notices to that effect prominently displayed. Rather than allow smoking anywhere in the outside areas of your premises you should try to:

- Ensure smoking is restricted to a designated area that is kept free of combustible items such as paper, litter, flammable liquids etc.
- Metal lidded bins for the disposal of ashtray contents should be provided and emptied safely every day i.e. kept separate from other combustible waste.

4. Poor storage practices

Many fires occur from poor storage practice, particularly close to sources of heat

- Ensure combustible materials are not stored close to gas or electric heaters or boilers, light fittings or other heat generating equipment
- Discourage portable heaters with naked flames or hot radiant surfaces – fan heaters and fluid-filled radiators are a safer choice.

Protecting your property from natural hazards

1. Flood

Firstly, check with the Local Authority whether your property is in a flood risk area. If it is then you should

- Prepare a flood plan detailing actions that will need to be taken to minimise damage and disruption. Practice putting the plan into action so that you and your tenant (and their staff) will be sure it works and have experience of what to do.
- Contact the Environment Agency for a copy of their Flood Pack which gives practical advice and details of flood prevention products – by telephone on 0845 988 1188 (local rate call) or visit their web-site www.environment-agency.gov.uk
- There is also some useful flood guidance on the MORE TH>N BUSINESS website within the Knowledge Centre.

2. Water Escape

Before winter sets in you can take some simple precautions

- Get dripping taps repaired as they can quickly freeze and cause damage when a thaw begins
- Make sure pipes are properly lagged with suitable insulating material
- Ensure any central heating system has a frost-stat fitted, particularly in cold areas where pipes are vulnerable
- If your premises are likely to be unoccupied for a longer period e.g. over Christmas and New Year, ensure the water is turned off at the stopcock and the system drained if possible.

3. Storm Damage

- Making sure your premises are in a good state of repair will minimise the chance of storm damage - check the building fabric regularly (walls, roof and any outbuildings) and ensure any problems you find are repaired promptly
- Check at least once a year that roof gutters, down-pipes and drainage gulleys are clear and unobstructed and kept free of leaves and vegetation.

Protecting your property from crime

1. Theft

Property companies are not generally regarded as a high theft risk, but it is wise to ensure that you have a good level of security at your premises.

- Locks on external doors should carry the British Standards "kite-mark" and comply with BS3621 – this will be stamped on the lock and shown clearly on the packaging
- All accessible opening windows should be fitted with key-operated locks – but protect secluded windows and roof-lights with steel bars, grilles or shutters
- Consider fitting shop-fronts with grilles or shutters to deter smash and grab and bollards to deter ram raiders – all of these need planning permission
- Given time, almost any physical security can be overcome, consider fitting an Intruder Alarm system which will act as a deterrent and limit the time an intruder will have on your premises. Any alarm system should be fitted and maintained by an installer registered with a nationally recognised installation body such as - NSI (National Security Inspectorate) or SSAIB (Security Systems and Alarms Inspection Board)
- Closed Circuit Television (CCTV) can help deter and capture evidence of robbery. Any system should be fitted and maintained by an installer registered with a nationally recognised installation body such as - NSI (National Security Inspectorate) or SSAIB (Security Systems and Alarms Inspection Board)
- When your premises are closed, lock away portable electronic equipment e.g. laptop computers in a secure cabinet and security mark valuable tools and equipment
- Consider fitting access control locks on entrance doors to prevent intimidation or robbery when reduced numbers of staff are working late.

2. Theft of money

Keeping cash on the premises over-night increases the chance of a break in –

- Keep as little cash on the premises as possible and keep it out of public view
- Where possible, keep the till in a position where the cash cannot be seen when the till is open and avoid counting cash when the premises are open for business
- Where possible, cash should not be left on the premises outside business hours
- Empty the till over-night and leave the drawer open as this often deters thieves
- If cash is to be kept on the premises over-night, install an LPCB (Loss Prevention Certification Board) approved safe with a cash limit at least equal to the amount to be held.

Protecting occupants and visitors from accidents

Carrying out a risk assessment should identify likely hazards. Most can be controlled to an acceptable level.

Prevention is better (and cheaper) than cure!

1. Slips, trips and falls

The most common type of workplace accident, these can be easily and cheaply prevented in most cases and will often bring other benefits.

- Keeping your premises clean, tidy, congestion-free and well lit will go a long way to preventing most of this type of accident
- Clear up spillage promptly and post warning notices
- Repair or replace damaged floor coverings immediately – especially on stairways and areas where the public have access
- Keep a clearly marked first-aid kit available at all times.

2. Electricity

Electricity can, and does, kill and the law insists that your electrical installation is safe.

- Ensure electrical equipment is only used for the purpose for which it was designed
- Use a qualified electrician for electrical installation and repair work and for regular testing of portable electrical items to ensure they are in good working order.

3. Fire safety

Carrying out a fire risk assessment is a legal requirement for all businesses (even one-person operations) as swift evacuation of the premises is vital in the event of a fire.

- Ensure you have clearly signed and unobstructed escape routes and that your tenant and their staff are aware of the evacuation procedure. Ensure regular practices are held to reinforce this.
- Ensure that a specific member of the tenant's staff is responsible for customers' and visitors' safety in the event of an emergency evacuation of the premises.

4. Accident reporting and investigation

- Make sure that all accidents and incidents are recorded and investigated as lessons can be learned to prevent them in future. As long as the recording method is accessible and secure it will be accepted – computer records are fine.

Legislation that may affect your business

We have mentioned some areas where legislation may affect your business in the above guidelines (Fire Safety and Electricity) but there are others and a brief outline of the more important is set out below.

Employers' Liability (Compulsory Insurance) Regulations 1998

If you employ staff on a full-time, part-time, casual, temporary or work-experience basis you will require Employers' Liability Insurance in respect of accidents or disease arising in the course of their employment by your business. Some people you may regard as self-employed e.g. a handyman may also be regarded as your employee whilst carrying out work for your business – the terms of any contract you have with them will determine this. If you have any doubts seek legal advice.

Disability Discrimination Act 1995

The above Act may require you to modify your property to take account of access and other safety considerations affecting disabled employees, visitors or customers who use your premises. Details of the general requirements of the Act can be obtained from the Disability Rights Commission who have numerous leaflets that may help you e.g. SP12 – A Practical Guide to the Retail Sector. You can contact them on their web-site at www.drc-gb.org or by phone on 08457 622 633 or for text-phone users 08457 622 644.

Health and Safety at Work Act 1974

This legislation aims to create a safe working environment in all types of commercial premises and is overseen by the Health and Safety Executive. They provide extensive guidelines and can be contacted as follows www.hse.gov.uk. Information and advice on health and safety matters can also be obtained from the following sources:

- Local Authority Environmental Health Departments
- Area offices of the Health and Safety Executive (HSE)
- HSE INFOLINE
Tel: 08701 545500
Fax: 02920 859260

IMPORTANT

The information set out in this document constitutes a set of general guidelines and should not be construed or relied upon as specialist advice. Therefore **MORE TH>N BUSINESS** accepts no responsibility towards any person relying upon these Risk Management Guidelines nor accepts any liability whatsoever for the accuracy of data supplied by another party or the consequences of reliance upon it.