



Retail Establishments

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

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.

