



BUSINESS SECURITY BLUEPRINT – REDUCE THE IMPACT OF CRIME

Your Practical Guide



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Introduction

The AXA Business Security Blueprint is designed to help small businesses protect themselves from the effects of crime. The practical help and advice it offers is drawn from AXA's unique insight into crime against businesses, based on:

- Data from the UK's only quarterly measure of business crime – the AXA Business Crime Index
- AXA's practical experience of helping small businesses to cope with the effects of crime

The AXA Business Crime Index

In 2003, AXA became the first insurance company to share details of business insurance claims for loss through crime – the basis for the AXA Business Crime Index. The index is based on an analysis of trends in the level and types of crime committed against British business from up to 20,000 insurance claims made every quarter.

The statistics generated by this analysis represent a comprehensive survey of business crime in the UK and can be tailored to cover whole regions or single postcode areas. The AXA Business Crime Index is calculated quarterly, to help small businesses identify the key threats posed by crime, and secure their businesses accordingly.

AXA Business Security Blueprint

The AXA Business Security Blueprint is designed to help small businesses do just that. It draws on a wealth of experience within AXA, which deals with many thousands of crime-based business insurance claims every year. In particular, AXA has a valuable insight into the security flaws that could encourage criminals to target your business.

Accordingly, the AXA Business Security Blueprint sets out best practice security measures for small business that could:

- Discourage criminals from targeting your business
- Minimise losses and disruption should the worst happen
- Help you to manage your insurance premiums

Understanding Crime: Know Your Risks

The first step in minimising your exposure to crime is to understand the risks you face. Clearly risks vary according to geographical location and line of business, so it always pays to contact your local crime prevention officer for advice specific to your circumstances.

However, the AXA Business Crime Index has highlighted a number of crime related risks that all small businesses have in common. In terms of the likelihood that they will affect small businesses, three types of crime dominate:

- **Theft:** Break-ins and theft pose a significant threat to the success of small businesses – for instance, through damage to or theft of critical equipment. According to the AXA Business Crime Index theft accounts for almost 70%¹ of crime against businesses
- **Malicious damage:** Whether it's a result of vandalism or carried out by disgruntled staff, malicious damage to premises, products and equipment can cause significant business disruption. According to the AXA Business Crime Index malicious damage accounts for 26% of crime against businesses
- **Arson:** Sadly, over half of all fires on business premises are started deliberately - often following burglaries or vandalism. According to the AXA Business Crime Index, arson accounts for 4% of crime against businesses. The picture looks gloomier still when you consider the cost of arson. Fire statistics say arson is responsible for all large fires (those in excess of £250,000), and in the period May 2002 – April 2003 41 arson fires resulted in claims of £44,554,000 (FPA March 2004)

According to the AXA Business Crime Index, the cost of crime is on the rise. In Q4 of 2003 the average cost of crimes against small businesses was almost £3,600, compared with £2,109 in 2002. This, of course, does not take into account the wider effects of business disruption, reduced staff morale and reputation, which would make the cost even higher.

Any small business seeking to reduce its exposure to risk from crime should start by looking at measures to prevent theft, malicious damage and arson. Clearly, there is a social dimension to this, and AXA would encourage small businesses to get involved in initiatives designed to reduce the incidence of crime in their communities. To find out more about these initiatives, visit www.crimereduction.gov.uk.

AXA also strongly recommends that small businesses review their security arrangements to ensure that they meet best practice standards, and provide the business with the protection it needs. The following pages in this guide detail these best practice security arrangements, focusing specifically on the physical security of premises and measures to prevent and deal with arson attacks.

¹ Percentages are rounded up. Other crimes measured by AXA include, goods in transit, money - non-forcible, money – break-in and money – hold up

Prevention and Protection: Secure Your Business

It is very difficult to stop a determined criminal and predicting the actions of a 'casual' vandal or arsonist is virtually impossible. However, criminals rarely act without weighing the risk to themselves – even in the case of apparently spontaneous acts of vandalism.

AXA understands all too well the factors that can determine the likelihood that a business will be affected by crime. To an extent, this will be determined by geographical location and line of business. However, putting in place effective security procedures will also have a huge impact.

Businesses with good security arrangements are:

- Less likely to be targeted by professional criminals
- Likely to minimise the losses they suffer, should criminals strike
- Less likely to suffer repeated attack by criminals – including vandals

A review of business practices and security, can greatly reduce the chances of the premises being targeted. The following practical guidance draws exclusively on the experience and expertise of AXA's Risk Control team. It provides guidance on the key areas of security that should be viewed as a priority by any businesses aiming to better protect itself from crime.

On the Money: Look After Your Cash

Money is the primary motivation behind the majority of break-ins, either through the removal of valuable equipment and stock, or through the theft of cash. Although the AXA Business Crime Index suggests that the theft of cash is less likely, this is where most thieves focus their attention first, so it is also the first area you should think about. Commonly used measures include:

- Plastic till-guards - offer a cheap but effective way to prevent till snatches
- Counter Cache(s) - lockable metal containers, which can be kept close to the till, they are intended for the temporary holding of bank notes before transfer to the safe or bank
- Smoke and Dye money pack systems. Designed to emit coloured smoke and spoil stolen cash
- Regularly remove cash from tills during the working day and place takings within safe – this will reduce the amount of cash stolen should a hold-up attack occur
- Pneumatic cash transfer system - an air-powered tube system to convey cash to a secure area or safe could be considered where large amounts of cash are being handled
- External access safes - where cash collection companies can supply or take away cash without the need to enter premises
- Time-delay safes - secure and only possible to open after a pre-set time, these safes will keep any cash not in the till, or not yet banked, safe from all but the most determined robbers

Banking Procedures

Your cash could be at the greatest risk when it is in transit between your premises and the bank. Following the guidelines below could help to keep your money safe and your staff out of harm's way:

- If large amounts of cash need to be banked or collected on a regular basis, then the safest method is to employ a recognised cash carrying company
- If you do undertake your own banking, be especially careful. Remember you are most vulnerable at the start or end of your journey
- Choose the right staff for the job
- Be alert. Look out for suspicious people or vehicles
- Always use a secure container for carrying cash, but don't draw attention to it
- Don't be predictable. Vary the times and routes taken. Try and use the busiest roads and walk in the centre of the pavement, towards oncoming traffic
- Never use public transport
- If you use a car, try not to use the same one each time. If possible, use a decoy vehicle as well
- Make sure all vehicles are well maintained. Keep all doors locked and don't make unnecessary stops or leave the vehicle before you reach your destination
- If you are attacked - surrender the cash. NEVER HAVE A GO

ATMs

In recent times, there has been significant growth in the number of retail premises introducing ATMs as an additional service to their customers – it is estimated that around 10 – 12 ATMs are installed in new outlets every week.

This will normally increase business and foot fall for the retailer, but it is essential that the business owner consults with their insurer, prior to the introduction of the ATM. This will ensure their business continues to be adequately protected, both physically and financially, should a burglary occur.

Whilst the amount of cash within retail ATMs can be as little as £1,000, this is rarely known by criminals - who can go to significant trouble to gain access to premises where ATMs are located. Ram-raided type attacks can result in losses in excess of £40,000, and severely affect the operation of the business whilst the shop front is rebuilt.

This is not just an inner city problem. There is growing evidence that rural areas are being targeted as much as the traditional high crime areas – it is thought that this is partly due to lower level security precautions and longer Police response times.

There are a number of basic precautions that business operating ATMs can take to protect themselves:

- The ATM should be securely fixed to the floor through its security container and be located away from external glazing
- Intruder alarms should qualify for 'Level 1' Police response, include confirmable technology and remote, dual pat signalling by both monitored telephone line and back-up radio signal. Consideration should be given to provision of panic attack devices for employees
- Remove cash from the ATM at the end of trading day to a safe of adequate security quality, sited within the premises. This must be done with the premises locked and customers excluded
- Replace cash in the ATM prior to opening for the next period of trading
- Place notices prominently around the perimeter of and within the premises stating that the ATM holds no cash when the premises are non operational
- Leave the door to the ATM and the security container therein open when the premises are closed

In addition to security considerations, it is vital that business owners remember their responsibility for providing a safe place of work and adequate training of staff in the duties they are asked to undertake.

Insurers, ATM providers and local Police crime prevention officers can provide support for retailers on the security of ATMs. Liaison with insurers will provide not just information on security but also specific issues in relation to insurance cover.

Lock Up: Secure Your Premises

Criminals forcing entry to premises is a nightmare scenario for most businesses. As well as the likely losses through theft, the damage to doors, windows, stock and other equipment can add to the cost and cause significant disruption.

There is however a lot that you can do to prevent criminals targeting and entering your premises, and steps you can take to limit damage if they do get in:

Keep Crime Out

Doors are the first port of call for any criminal wanting to gain access to your premises. Don't make it easy for them:

- External doors must be secured using two 5-lever mortice deadlocks conforming to at least BS.3621. These, together with matching metal box striking plates should be fitted approximately 375mm from top and bottom of the door(s)
- Where the doors are outward opening, the hinge stile should be strengthened using two hinge bolts fitted approximately 375mm from top and bottom of the door
- Side & rear doors, where vulnerable, should additionally be protected by fitting a single panel of 1.6mm (16 gauge) steel sheet, facing externally. The steel sheet should be coach bolted through the door face at 150mm centre intervals (with nuts and bolts spot welded together for greater security), or alternatively secured with clutch head screws of maximum practical length at 100mm centre intervals. The steel sheet must be of sufficient size to be folded around the edges of the door to prevent peeling and, where practicable, all fixing screws should be concealed when the door is closed
- Side & rear doors can be additionally secured internally with a centrally fitted full width horizontal metal bar of minimum 80mm x 10mm. The supporting brackets must be of metal construction and be secured by either: -
 - Coach bolts or screws (using no. 12 countersunk steel screws of maximum practical length) to the surrounding doorframe
 - Fixing to the surrounding building fabric using suitable proprietary wall plugs and no. 12 countersunk steel screws long enough to ensure that there is not less than 50mm of screw in the brickwork

The bar(s) to be secured in position whenever the premises are unattended using heavy duty close shackle padlocks.

Where the premises are located within a **high-risk** area, or have been subjected to previous attack, then it may be necessary to provide further protection:

- To prevent the door and its frame being removed, the hinge and lock jambs of the frame must be screwed and plugged to the surrounding brickwork at intervals not exceeding 300mm using suitable proprietary wall plugs and No. 12 (or larger) countersunk steel woodscrews long enough to ensure that there is not less than 50mm of screw in the brickwork
- Where double leaf doors are secured with padlocks, a heavy-duty close shackle padlock and matching padlock bar should be fitted centrally in accordance with the manufacturer's instructions. The padlocks should be tested and approved to an appropriate standard – such as CEN Grade 5

NOTE - Protection of designated fire doors must be agreed with the local Fire Authority prior to work being undertaken.

Windows are the point from which many break-ins start. Remember, your premises are only as secure as their weakest point:

- It is preferable that the opening sections of windows are screwed or bolted shut permanently. Where windows must be able to open, these sections must be fitted with key operated locks – where the hinged side or pivot axis is less than 1 metre, one lock will be sufficient, but if one metre or longer, then two locks will be required
- Vulnerable windows may need to be protected with steel bars internally. Bars should be 19mm diameter (or square) solid (preferably case hardened) steel of not more than 100mm centres, passed through holes in and welded to tie bars of 50mm x 9.50mm flat steel. Tie bars must be provided whenever the bars exceed 450mm in length and must be spaced at intervals not exceeding 450mm when the bars are longer than 900mm
- Bars fitted externally, must be welded to a frame constructed from flat metal with minimum dimensions of 38mm x 6mm. This must be fixed to the brickwork surrounding the window (not to the window frame) using 76mm x 9.5mm Rawlbolts at intervals not exceeding 300mm all round the opening

- External steel grilles may offer an alternative to steel bars. "Expamet" expanded steel mesh No. 2073F or 2074F, or 2mm (12 gauge) steel mesh at 25mm centres must be welded to a frame constructed from angle iron with minimum dimensions of 38mm x 6mm. This must be fixed to the brickwork surrounding the window (not to the window frame) by inserting into "reveals" and fixed to the brickwork using 76mm long x 9.5mm Rawlbolts or 76mm x no. 12 countersunk woodscrews inserted into suitable proprietary wall plugs at 300mm intervals all round the opening
- Security Film attached to the inside of the glass can also help to deter burglars. Although it is mainly used to prevent injury when glass shatters, thicker versions are available (in excess of 360 microns) which can delay intruders, but will not defeat a determined attack.

Sadly, even the strongest locks will not put off a determined criminal – and even if they fail to gain entry, the likelihood is that they will cause significant damage trying. There are a number of steps you can take to **further tighten security** of doors and windows, including:

Roller Shutters

- Shutters should be made of steel and either manual or electrically operated
- Higher security risks should be protected with metal roller shutter which are approved to standard LPS 1175 (www.brecertification.co.uk)
- Manually operated shutters should be secured using two security-locking pins, such as the "Shutter guard" lock - each of these locking pins must be positioned as close as possible to the bottom of each side guide channel
- In the case of electrically operated shutters, operating controls must be fitted with a key operated isolation switch. The electrical power must be isolated and the key removed whenever the premises are unattended. Electrically powered operating controls should be secured within a welded steel box housing with detachable or internally hinged steel cover plate, all of not less than 6mm thickness. The cover plate should be secured by a heavy-duty close shackle padlock securely bolted or welded to the box housing/cover plate

Retractable Security Grilles

- Retractable security grilles can be an acceptable alternative to bars, grilles and shutters where aesthetics are important. The grilles should be designed and certified to test standard LPS 1175
- Retractable grilles are made of steel and comprise interlocking lattices, which concertina out to provide a strong barrier protecting both doors and windows. The system would need to incorporate locking mechanisms to a standard acceptable to the Insurance Company. The grilles can be powder coated to suit internal décor or corporate image
- Internal installation is a clear disadvantage of retractable security grilles since substantial damage, impinging on trading, can occur as intruders attempt to force entry to premises

Security Posts

Ram Raids (where criminals use motor vehicles to crash through building windows & doors) continue to be a problem.

Protecting against such attacks is relatively simple, however, obtaining planning permission can be problematic and time consuming. Security bollards, particularly fixed bollards, are a cost effective security measure.

Bollards can be both fixed and telescopic, and there is a large variance in security standards across the various types and specifications. Consult your insurance Company before entering into any contract to purchase security bollards.

Cut Your Losses

Despite all this, there is always a chance that criminals will gain entry to your premises. It is best to approach your security arrangements based on the assumption that they will. This means putting in place measures designed to limit losses once criminals are on site. These could include:

Security Cages

High value security cages can be constructed within storage areas for the increased protection of portable hand and/or hand tools. Such stores slow down intruders' attempts to remove goods and can reduce incidence of staff pilfering.

Security cages should be formed from steel sections with welded mesh directly attached. Openings within the cage should be kept to a minimum and be secured with security padlocks approved to at least CEN Grade 5.

Intruder Alarms

Given time and necessary expertise, determined criminals can breach most physical defences. The important thing then is to ensure that criminals entering your premises have very little time to damage or remove your property.

An intruder alarm backs up good physical security and should signal the presence of intruders in an area monitored by its detection devices:

- Consider the installation of an intruder alarm system if the premises are vulnerable or isolated, have suffered previous entries or attempted entries, or contain goods attractive to thieves
- Ensure that the system is installed by a UKAS (United Kingdom Accreditation Service) to EN 45011 or EN 45012 and must also be accredited and operate a Quality Management System in accordance with EN ISO 9000 and that an annual maintenance contract is entered into
- Provide a remote signalling transmission system to a 24 hour manned alarm-receiving centre to ensure police attendance in the event of the alarm being triggered – (Police Authorities now demand specific standards for methods of transmitting alarm signals which must be adhered to where Police response is required – confirm specific requirements with your local Police station prior to committing yourself)
- Take special care to ensure that false alarms are not generated, as the police will not respond to alarm systems which cause an unacceptable number of false calls
- External audible warning devices must be sited at least 3 metres off the ground or out of normal reach. If this cannot be done, then two external sounders must be provided
- It is essential that intruder alarm installations are designed, maintained and operated correctly. Prior to installing an intruder alarm AXA Insurance should be contacted and a Risk Survey undertaken. The AXA surveyor will provide guidance on the requirements of the intruder alarm coverage and prepare a specification to allow quotations to be provided by alarm companies
- On completion of the installation work, it is important that all employees required to set/unset the alarm are provided with training by the alarm engineer – this will assist in reducing possibility of false activations & reduction in Police response.

CCTV

CCTV can be utilised as part of an integrated security system, for the reduction of distraction shoplifting/theft and to discourage malicious damage/vandalism. CCTV is intended to complement physical and electronic security protection and should not be seen as a replacement for these measures.

The following guidance should be considered prior to CCTV installation being installed:

- Quotations should be obtained from at least three NACOSS registered companies approved for CCTV installations. Consider closely the ongoing costs of the system and not only the installation costs. No contract should be signed until specification is agreed with AXA Insurance
- Consider how the CCTV system is to be monitored and by whom. The recording image of any system is critical if it is intended that it be utilised later for identification purposes. Remote monitoring of systems is now possible - installations can be activated during working hours by pressing a Personal Attack hold up button linked to a remote monitored intruder alarm
- Consider the use of digital recording rather than traditional video tapes – digital recording provides higher definition images and the technology assists in searching over a long time period
- Consider what areas of premises/external environs need to be covered
- Ensure that adequate lighting will be provided for both day and night operation
- Design the system to incorporate existing security protection
- Ensure the system has capacity for future expansion
- Arrange adequate maintenance contract for installation
- Ensure the system cannot be misused or sabotaged by employees
- All CCTV systems must be Data Protection Act compliant – this can be achieved on-line at www.dataprotection.gov.uk, or you can call 01625 545700 to request an application form.

Get Fired Up: Don't Let Arson Ruin Your Business

The actions of vandals are almost impossible to predict, but are behind the majority of arson attacks on small businesses. Preparation, based on worst-case scenarios, is critical to preventing arson, or at least limiting its impact.

Remember that arson also occurs during working hours and is regularly occasioned by employees – whilst 73% of all arson attacks occur when a business is closed, these incidents only account for 50% of monetary loss in respect of arson.

The following checklist highlights the good practice, vigilance, attention to detail and common sense that can go a long way to preventing arson from wrecking your business:

Management

- Never assume you are totally invulnerable to arson or that it cannot happen to you
- Never hope for the best, because that's when the worst can happen
- Think of the worst-case scenario and plan your site security and safety accordingly
- Think about how and where intruders or arsonists could enter your premises. Take steps to prevent such entry

Fire protection

- Ensure extinguishers, hose-reels, alarms, detectors and sprinkler systems are maintained in full working order and protected against damage by vandals

Buildings

- Keep externally stored combustible stock or waste material well away from buildings and perimeter walls and fences
- Ensure doors and windows are in good repair, and keep them locked when not in use
- Use British Standards approved locks and padlocks
- Avoid gaps under doors
- Fit metal containers on the inside of letterboxes

Employees

- Train staff to be security-conscious at all times and to be aware of the contribution they can make to preventing arson
- Encourage staff to challenge visitors and to report suspicious activities immediately
- Vet new employees carefully and take time to check their references are factual and correct

Housekeeping

- Combustible waste must regularly be removed to metal waste bins with lockable lids
- Local authority issued plastic “wheelie bins” are often set alight by vandals, which can result in substantial fire damage to building structure. Where possible, they should be located at least five metres from the external building wall – avoid storing under the eaves of single or two storey buildings as this can assist in the rapid spread of fire within the roof structure/void
- It is essential that designated means of escape routes are maintained clear of obstruction at all times

End of the day

- Make it your responsibility to secure the premises at the end of each day
- Check that doors and windows are secure
- Check that no combustible material is left lying around
- Check that all personnel have left the premises
- Check that alarms and outside illuminations are switched on

Cut Your Losses

If the worst should happen and arsonists target your businesses, its impact could be devastating – in terms of lost stock, damage to premises and business disruption. Limiting this impact is about ensuring that fires can be dealt with swiftly, either by staff or by professional fire fighters:

- A virtually unlimited supply of water should be available at all times
- Fire Hydrants in areas where car parking is permitted should be protected with concrete bollards to prevent obstruction. Highly visible marking/signage of hydrants around the building is essential

- Hose reels or extinguishers should be located at well-marked fire points
- Fire fighting equipment must be protected against frost damage, which could require the addition of electrical trace heating to supply pipe work
- Frequent use and maintenance of appliances is vital. Employees should receive basic safety training in first-aid, fire fighting, use of appliances and when and how to call the fire brigade

It is vital that on site fire fighting equipment and alarms meet the certain minimum standards. Equipment that falls below these standards will be less effective, putting your business and your staff at risk and potentially leading to higher insurance premiums:

Fire Extinguishing Appliances

- Appropriate fire extinguishing appliances must be provided throughout the premises
- Portable fire extinguishers must be provided by a BAFE recognised fire engineering company and be serviced at least annually under a maintenance contract
- Fire extinguishing appliances should be wall-mounted in prominent and accessible positions on fire exit routes, near fire exit doors or near the hazard for which they are provided
- The normal allocation would be one 6 Litre AFFF and one 2kg Carbon Dioxide fire extinguishing appliance for each 250 sq.m of floor space

AXA recommends that staff are trained in the safe use of all the portable fire extinguishing appliances on your premises, in accordance with the Fire Precautions (Workplace) Regulations 1997. The firm carrying out annual maintenance of the extinguishers, or the local Fire Brigades Fire Prevention Officer should be able to help with this.

Hydraulic hose reels

- Hydraulic hose reels should be examined at least once every year. If the hose reels are also used for purposes other than fire fighting, these checks should be made at least twice every year
- Competent fire protection engineers must complete the inspection and testing of hydraulic hose reels. Any defects should be attended to as soon as possible. All testing, service and maintenance work should be recorded in a written log
- The water supply pipe serving the hydraulic hose reel must be protected with either appropriate insulation lagging and/or electrical trace heating to prevent frost damage

Fire Alarms

Automatic fire alarm system should be installed throughout the premises in accordance with BS: 5839: Part 1: 1988 ((BS: 5839: Part 1: 2002 with effect from July 2003). This standard has recently been redrafted and all new installations should comply with the following:

- Remote, monitored signalling should be linked to an alarm-receiving centre – it might be possible to utilise an existing RedCARE signalling unit provided for the intruder alarm installations
- Installations should be carried out by contractors listed to LPS 1014 by the Loss Prevention Certification Board (LPCB) or BAFE SP203 accredited contractors
- Installations should be tested weekly with a written record of each test recorded and retained for inspection

There are, however, a number of other measures that you can undertake to ensure that fire alarm and sprinkler systems are as effective as possible:

- Automatic fire alarms should be installed & maintained under contract by companies accredited to either LPCB or BAFE
- New or certain refurbished retail premises having a floor space in excess of 2000 sq.m (2500 sq.m. in Scotland) need sprinkler protection in accordance with LPC Sprinkler Rules (BS 5306:Part 2)
- Sprinklers must be maintained under contract with a LPS 1041 Registered or Certified contractor
- It is recommended that the sprinkler installation be extended to incorporate remote alarm signalling – this can be incorporated through RedCARE intruder alarm transmission units. (Remote connection will alert the fire brigade to sprinkler activation within premises enabling early response so that the spread of fire can be restricted and water damage contained)
- Sprinkler systems should be tested weekly. The results of each test should be recorded on a sprinkler test record card, which is issued annually by the building insurer

NOTE: Provision of protection in accordance with the above may result in reduced insurance premiums.

Help from AXA Insurance

AXA insurance recognises the problems small and developing business encounter in obtaining information and advice on effective risk management – of which crime prevention is a critical element.

This guide is designed to make easily available the wealth of risk management experience and expertise within AXA Insurance - to help small businesses identify the threat posed by crime, and implement measures designed to reduce exposure.

Beyond this, AXA Insurance has a team of 80 Risk Control surveyors, covering the whole of UK, who are available to provide advice, guidance and assistance with Loss Control measures.

AXA Risk Control continually strives to improve the service available to AXA customers and, to this end, now works with an independent company, RiskSTOP, which can provide expert assistance in:

- Fire prevention & hazard management
- Security issues relating to premises and equipment
- Housekeeping and good practice

To find out more about AXA's services for small businesses, visit www.axa4business.co.uk.

Finally, get involved in government crime prevention initiatives in your area. By working together, small businesses can help create a better local business environment, one in which the impact of crime is greatly reduced. To find out more about government crime prevention initiatives, visit www.crimereduction.gov.uk.

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