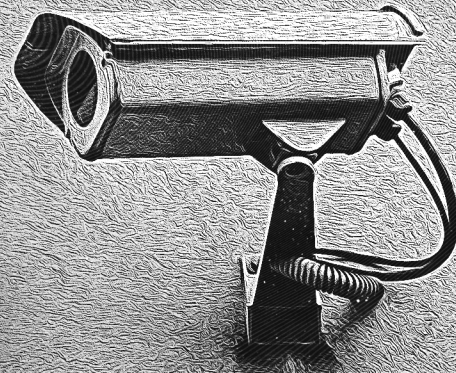


RISK INSIGHTS

STORAGE LOT SECURITY



Storage lots are used to store a variety of items, including vehicles, stock and equipment. There are many ways to protect a lot depending on the level of protection and the amount of traffic to restrict.

A properly designed storage lot uses several security measures that make theft very difficult. The level of protection depends on the attractiveness of the items on a lot. Do not store target theft items on a lot without protection.

THE FOLLOWING ARE SEVERAL SOLUTIONS BUT KEEP IN MIND THAT EACH BUSINESS IS UNIQUE AND MAY REQUIRE A COMBINATION OF TECHNIQUES.

Physical barriers and landscaping

Physical barriers are used to prevent both vehicle access and the removal of equipment from an open lot. Types of barriers include concrete barriers and blocks. Landscaping can be effective, such as creating perimeter ditches or strategically placing large rocks to prevent vehicle traffic. You can move temporary barriers around as necessary to block entrances or create a barrier along the side of an open lot.

Fencing

Fences are used to prevent pedestrian and vehicle traffic from entering a lot. Steel posts joined with cable or chain may provide adequate protection. Chain link is the most common fencing material, but other options include iron, masonry and wood. Chain link fences can be cut, and therefore additional security may be required. Installing additional horizontal steel pipes between the posts makes it more difficult to remove items through a cut fence. To deter intruders from climbing over a fence, install barb or razor wire at the top of fencing.

Fence gates should be constructed to the same or higher standards as a fence and equipped with good quality professional series padlocks. If a chain is used to lock the gate, use a 3/8-inch grade 70 transport chain or greater.

Lighting

Position lighting to cover all areas of a storage lot. Good lighting discourages intruders as their activities may be seen. Install perimeter lighting to reduce dark areas where intruders can hide. Lights should operate from dusk to dawn.

Securing items

Items on an unfenced lot can be secured with grade 70 transport chain or high quality steel cable, along with high quality professional series padlocks. The items can be secured together or to a solid object on a lot. This may not be adequate for large high target theft items such as All-Terrain Vehicles (ATVs).

Intrusion alarms

Install intrusion alarms, also known as burglar alarms, for additional security. Intrusion alarms are designed to detect intruders, sound local alarms and notify a monitoring company.

Common methods for alarming a fenced compound:

- Fence monitoring have alarm wires that are strung through a fence. An alarm is triggered if wires are cut.
- Photoelectric beam transmitters and receivers can be placed inside the perimeter of a fence. An alarm is triggered when a beam is broken.

If a lot is not fenced, individual items can be protected using a closed loop alarm system, which is an alarm cable strung through items for protection. When a cable is removed, the alarm is triggered. Some high target theft items may require both a fenced compound and a closed loop alarm system.

A properly designed storage lot uses several security measures that make theft very difficult. The level of protection depends on the attractiveness of the items on a lot.

Security cameras

Security cameras, also known as video surveillance or closed-circuit television (CCTV), is the use of cameras to monitor and record activity on your property. Owners, security guards or a monitoring company can watch live activity or replay footage. Video surveillance can deter intruders who are aware that their faces and actions may be used for proof of crime. Security cameras are an important component to prevent crime and should be used in combination with other deterrent measures.

Warning signage

Place large, visible signs on your premises to communicate to the general public. Examples of signage: open/closed, hours of operation, under surveillance, private property, no trespassing, authorized personnel only, danger – keep out.

Guard dogs

NOTE: We do **NOT** recommend the use of guard dogs. A legal doctrine called scienter holds animal owners legally responsible for the actions of their animal if they know the animal has vicious tendencies. In liability coverage terms, you acknowledge the hazard exists when employing guard dogs, and you are completely liable when a dog inflicts damage or injury to a victim.

Guard dogs require special precautions to ensure the public's safety. Very serious and traumatic injuries have occurred to the general public, especially to children. Most security concerns can be addressed by methods other than a guard dog.

However, **if you choose** to have guard dogs for your business, please follow these precautions as they are necessary for guard dogs:

- Hire independent security services with highly trained guard dogs.
- Maintain fencing and ensure they are of good quality with no openings.
- Ensure there are no gaps between fencing and the ground. Fencing should be of adequate height to prevent a dog from jumping over a fence.
- Secure fencing to a concrete or asphalt surface.
- If fencing is placed above dirt or sand, extend it to a minimum of two feet below ground level to prevent digging under the fence.
- Keep dogs in a secure enclosure away from the public during business hours.
- Place warning signs on all sides of the compound indicating the presence of a guard dog.
- Place warning signs at all entrances if guard dogs are kept inside the building.

For more information on making your business safer, contact our Risk Services team at **1.833.692.4111** or visit us at **www.nbins.com**.

