

Robbery Prevention Checklist

Numerous studies have found a direct correlation between available cash and the likelihood of robbery. Reducing the amount of money available to robbers is the best prevention strategy. By reducing the likelihood of robbery, the possibility of employee and customer injuries or fatalities as a result of a robbery is also reduced.

Retail establishments are particularly vulnerable to robbery. To assist businesses in implementing a robbery prevention program, the Occupational Safety and Health Administration (OSHA), in its Guidelines for Workplace Violence Prevention Programs for Night Retail Establishments, has developed a set of questions that can be used to assess a business' robbery exposure. These questions include:

- Is cash on-hand or in cash drawers kept at a minimum? Interviews with robbers have indicated that when the amount of available cash drops from \$100 to \$50, fully half the robbers lose interest in the store as a robbery target.
- Is cash, especially large bills, removed from cash registers and deposited in drop safes?
- Are signs posted noting that only limited cash is available and employees do not have access to the safe?
- Is cash transferred to the bank regularly, but not on a set, predictable schedule?
- Has consideration been given to using an armored car service or having a guard accompany bank messengers (especially for night deposits)?
- Has consideration been given to limiting the nighttime operating hours of the business? Studies have found that most robberies occur during nighttime hours, especially after midnight.
- Has consideration been given to closing the business at night, especially if other neighborhood businesses close? Robbers prefer targets that allow them to escape unseen.
- Are posters and displays, which obstruct the view into the premises or block the employees' view of outside areas, not placed on windows?
- Have employees been advised to observe and report suspicious persons?
- Have employees been trained in procedures to follow during and after a robbery?
- Have employees been advised not to take any actions that, during a robbery, could jeopardize personal safety?

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- Are “buddy” procedures used for opening (such as one employee waiting outside while another searches the premises) and closing (having one employee leave and go to the safety of a car before the other employee locks up) the business?
- Without conflicting with life safety code requirements, are side and rear doors kept locked at all times? In some robberies, access is gained through the side or rear door.
- Are security devices, such as holdup alarm systems and closed circuit television, provided and employees trained in their use? If a holdup alarm is provided, employees should be advised not to attempt to actuate it while the robber is on the premises.
- If robbery is a persistent problem, has consideration been given to providing bullet-resisting enclosures for employees?
- If there is an automated teller machine (ATM) on the premises, is it located away from the front door so that the robber is not provided with an easy escape after robbing a customer?

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to simply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.
301 E. Fourth Street, Cincinnati, OH 45202 F13806-LP (01/13)

