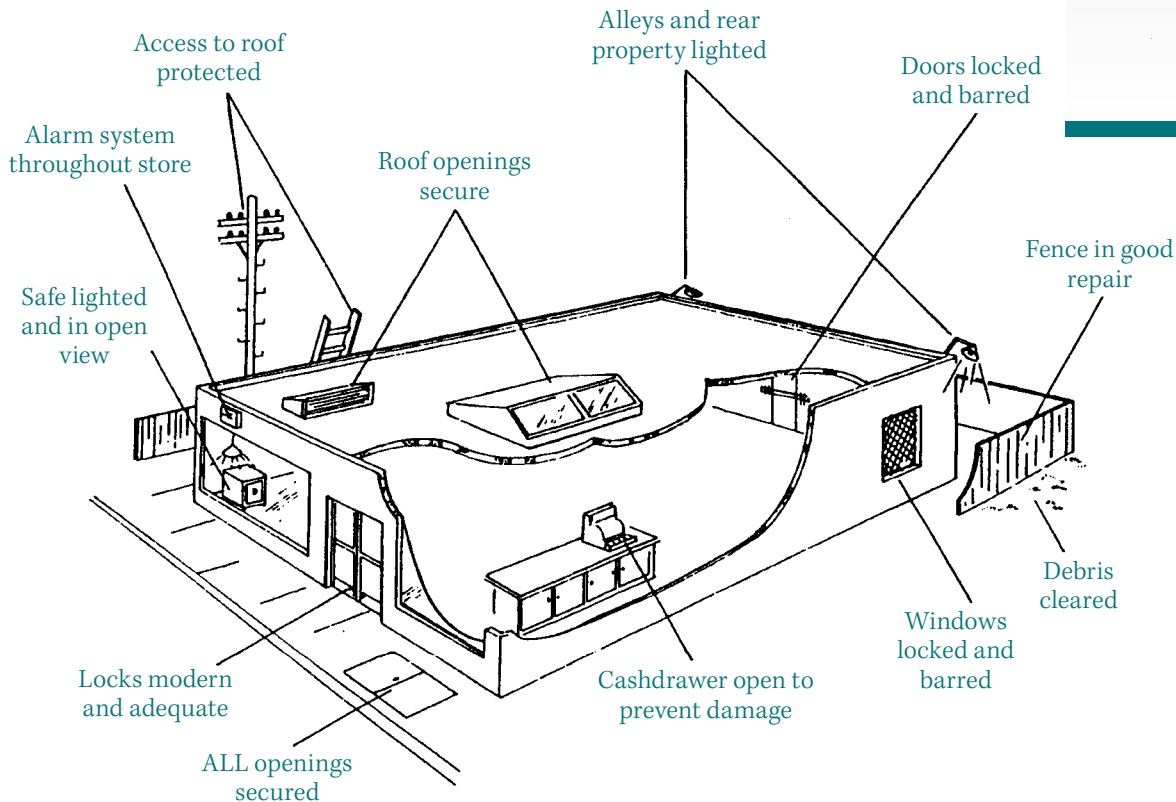


Burglary Prevention

You probably need not be reminded that crime has been on the upswing. Burglaries/break-ins, in particular, have increased at an alarming rate. All businesses, large or small, are vulnerable.

Professional thieves are usually expert at their trade and are difficult to defeat. However, a significant number of burglaries are attempted by "amateurs". A few simple precautions may stop them.

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Light up the premises

Burglars avoid areas that are illuminated. They seek dark areas where they can work undetected.

- (1) Adequately illuminate all entrances.
- (2) Locate indoor lighting so intruders' silhouette can be seen from the street.
- (3) Plant shrubbery so it does not provide a convenient hiding place near doors/windows.

Lock out the burglar

Make it difficult for the intruder to get into and move around your premises. Windows, doors, including loading dock doors, and other openings, such as roof hatches should be securely locked.

- (1) All exterior doors should be provided with deadbolt locks that have at least a one-inch throw.
- (2) Side and rear doors should be provided with supplemental protection, such as an iron gate, police bar, or four-point locking device.
- (3) Padlock bar extension locks on overhead garage type doors.
- (4) Outward swinging doors should have hinges with non-removable pins.
- (5) Use substantial doors on all perimeter openings.
 - Side and rear doors should be of solid-wood or steel construction and installed in reinforced steel frames.
 - Hollow-core wood doors or panel doors should be replaced or be reinforced on the inside with sheet steel panels.
 - Glass panels on side and rear doors should be replaced or backed-up with burglary-resisting glazing material that is listed by Underwriters Laboratories Inc. (UL).
 - Side and rear doors should be illuminated from above and lighting fixtures protected against accidental or intentional breakage.

Note: Means of egress must be unlocked when the building is occupied and locking devices should not conflict with building and life safety code requirements.

Keep valuables safe

Cash or easily disposed of merchandise will attract burglars.

- (1) Maintain minimum cash on hand. Make regular bank deposits.
- (2) Empty cash registers at night and leave drawers open.
- (3) Lock up separately stores of liquor, cigarettes, and other “target” merchandise.
- (4) If local conditions warrant, install a suitable safe or alarm system to protect your property.
- (5) Lock up carefully each night. Check all windows, doors, alarms, and lights.

For additional information/assistance in evaluating your security arrangements, contact your local Great American Loss Prevention Specialist.

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.
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