



Community Underwriting

HOLIDAY PERIOD CHECKLIST

Losses can occur at anytime and often do during the festive season. In this NFP Resource, we discuss the types of risks that are common and provide a checklist you can use to help minimise the risk exposure of your organisation at this time.

INTRODUCTION

It would be nice to think that the festive season could be relaxing and stress free for everyone, but unfortunately this is not the case. In fact, it's often a busy time for insurance claims, with common losses including events such as storm damage, fires, theft of property and vandalism.

While natural disasters are sometimes to blame, unoccupied sites also offer increased potential for crime losses and this exposure is of course amplified over holiday periods when many businesses are unattended.

So what can your community organisation do to help minimise its risk at this time of year?

Security monitoring or periodic attendance by a staff member at your place of business over the holiday period can help to act as a deterrent to unauthorised entry and the like. This attendance should be accompanied by indicators that the building is occupied, such as leaving lights on and changing vehicle movements.

Some organisations find the holiday period a good time to undertake maintenance or construction programs, with reduced staff attending the office. If this is the case, Contractors may be involved. Please refer to our NFP Resource for managing contracts with outside service providers.

It is also a pertinent time to consider the potential hazard posed by any growth of vegetation and accumulation of rubbish close to your building (including leaves in gutters, storm water drains and spouting). Action to remove these should be taken now.

WHAT ELSE CAN YOU DO?

In addition, a safety and security checklist has been designed to help you ensure proactive measures are in place during any closure periods, to avoid confusion and minimise your organisation's exposure. Please find this checklist overleaf.



ACTION IN THE EVENT OF A LOSS

In the unfortunate event of a loss occurring during the festive season, we remind you to ensure that suitable personnel are aware of claims reporting requirements, and:

- Take all reasonable steps to minimise further loss.
- Follow your organisation's incident reporting procedure and/or site isolation protocols.
- If an insurance claim needs to be lodged and your community organisation participates in the Community Underwriting insurance scheme, please notify your broker or Community Underwriting immediately on 02 8045 2580.

HOLIDAY PERIOD CHECKLIST

<input checked="" type="checkbox"/>	1. Keep money and similar valuables in a proper safe or remove them from the office. Never leave them unprotected.	<input checked="" type="checkbox"/>	14. Mobilise any vehicles, or at least park them so that unauthorised use is not easy.
<input checked="" type="checkbox"/>	2. Lock desks and filing cabinets.	<input checked="" type="checkbox"/>	15. Do not leave ladders or equipment where they may help access to your premises.
<input checked="" type="checkbox"/>	3. Know who holds keys to premises, safe etc.	<input checked="" type="checkbox"/>	16. Check indoor and outdoor security lights.
<input checked="" type="checkbox"/>	4. Never leave keys lying around or in open draws and do not leave them in locks.	<input checked="" type="checkbox"/>	17. Have mains power and security power on separate circuits.
<input checked="" type="checkbox"/>	5. Lock all portable electrical / electronic equipment (e.g. Projectors, PCs and Laptops) away in a secure cabinet/cupboard.	<input checked="" type="checkbox"/>	18. Protect high risk windows.
<input checked="" type="checkbox"/>	6. Check intruder detection and fire alarm systems.	<input checked="" type="checkbox"/>	19. Check that all external doors and windows are securely locked shut.
<input checked="" type="checkbox"/>	7. Chain and lock shut any flammable and dangerous goods storage tanks/areas including LPG or natural gas supplies.	<input checked="" type="checkbox"/>	20. Display security warning signs prominently.
<input checked="" type="checkbox"/>	8. Ensure that sprinkler, monitoring and security systems are switched ON when they should be.	<input checked="" type="checkbox"/>	21. Report any suspicious circumstances promptly.
<input checked="" type="checkbox"/>	9. Check fire extinguishers have been serviced within the last six months.	<input checked="" type="checkbox"/>	22. Consider the need for night surveillance of premises by a security service.
<input checked="" type="checkbox"/>	10. Be sure fire and smoke doors are not blocked and are shut.	<input checked="" type="checkbox"/>	23. Be sure that your listed after-hours contacts are updated and include current emergency contact numbers.
<input checked="" type="checkbox"/>	11. Maintain good standards of housekeeping, particularly if any outside parties will be accessing your premises during the break. Sloppy housekeeping, for example careless stacking or slippery floors, can cause accidents, lost time, public liability and workers' compensation claims.	<input checked="" type="checkbox"/>	24. Update after hours contacts with security firm (if you have one) and your local police station and advise them of planned shutdowns over holiday periods.
<input checked="" type="checkbox"/>	12. Vermin protection is important. Birds and possums in the eaves can trigger false intruder alarms and costly call out fees.	<input checked="" type="checkbox"/>	25. Know how to contact an after-hours electrician, locksmith or other building services.
<input checked="" type="checkbox"/>	13. If you have lifts or powered roller shutter doors, make sure that they are locked during the shutdown.	<input checked="" type="checkbox"/>	26. Know how to contact a 24 hour window / glass service.
		<input checked="" type="checkbox"/>	27. Ensure any staff likely to be on site know location off shut-off controls for: - Gas - Water - Electricity
		<input checked="" type="checkbox"/>	28. Ensure on site contractors are aware of and comply with applicable safety procedures.

The information provided in this Not for Profit Resource is general in nature and needs to be considered against your organisations own risk profile and particular circumstances. For more specific advice you should contact your broker or Community Underwriting.

Community Underwriting are specialists in charity insurance, not for profit insurance and insurance for community organisations. We offer a range of insurance solutions customised to meet the needs of community organisations, including P&C Association insurances. Contact us today!

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