

Win against vandalism

Follow these measures to protect your business from vandals, and to make sure you have proper insurance plans should damage occur.

By BOB DECKER

Imagine the shock of arriving bright and early to the landscape company you've built from ground zero and finding each of the windshields of your five trucks shattered and the tires slashed.

Unfortunately, situations like the one described above happen more often than you might think. The good news is that there are measures that you can put into place to minimize your chances of becoming a victim.

Eliminating opportunity

The first step in deterring vandalism is to eliminate opportunity. Inspect your property and assess its overall security. Consider adding extra security measures or improving existing ones. The more secure the property, the less appealing it will be to vandals. Consider:

- ▶ Installing an alarm system. If you already have a proprietary alarm system in place, test it at least once a week to ensure proper working condition. Central station alarms are



Decker: advertise your anti-crime group.

maintained by an alarm company and checked at regular intervals;

- ▶ Using deadbolt locks on all outside entrances and inside security doors. If you prefer padlocks, they should be made of



This damage, and that on page 15, was not caused by an accident. It was deliberate, an act of vandalism. It occurred in a nursery/landscape company in the East several years ago.

steel and kept locked at all times. Remove serial numbers from your locks to prevent unauthorized keys from being made;

- ▶ Purchasing exterior or security doors lined with metal and secured with metal security crossbars;

- ▶ Welding exposed door hinge pins to prevent removal;

- ▶ Keeping lights on both inside and outside of your business, especially around doors, windows, skylights, points of entry;

- ▶ Installing covers over exterior lights and power sources to deter tampering;

- ▶ Building a fence;

- ▶ Designing your landscape with prickly shrubs or closely planted hedges;

- ▶ Eliminating places on your property where someone might hide.

In addition to examining the property yourself, you may want a second opinion from a qualified source. Some insurance companies, like Florists' Mutual, provide

walk-through inspections as part of their loss control programs. Local police or sheriff's departments are also good sources for advice on security measures.

Protecting assets

In addition to making your property as secure as possible, you should be sure you have appropriate insurance protection against vandalism, including coverage for:

- ▶ Loss or damage to real or business personal property;

- ▶ Debris removal, which covers expenses involved with removal of debris resulting from the destruction of insured business property;

- ▶ Repair and replacement of damaged signs;

- ▶ Repair and/or replacement of motor vehicles;

- ▶ Repair and/or replacement of mobile equipment, including tractors, farm machinery and other vehicles designed for use

primarily off public roads;

▶ Repair and/or replacement of outdoor property. This provides coverage for outdoor fixtures, fences, antennas, satellite dishes and towers, lawns, plants, shrubs and trees not held for sale.

Also, mark all equipment with an identification number (for example, a tax identification or license number) and keep a record of all these numbers off premises. You should also keep detailed, up-to-date records of all existing and new property and store backup copies off premises. Always remember to report any new property to your insurance company to ensure adequate protection. If you are victimized, your insurance will be able to assess losses more easily, and you'll be able to provide useful information for law enforcement agencies.



Joining forces

An anti-crime council can establish links among companies and improve communication between businesses and the police, making them highly effective in vandalism prevention and prosecution. "Business Watch", a National Crime Prevention Council program, is modeled after the "Neighborhood Watch" concept. Check with neighboring businesses or your local police department.

Get to know neighboring business owners. A telephone tree is an effective means of sharing information with other merchants. Should a problem develop, each merchant is responsible for calling one or two others on the tree.

Aggressively advertise your anti-crime group. Post signs noting that your block of businesses is organized to prevent crime by watching out for and reporting all suspicious activities to law enforcement.

After vandalism occurs

In the unfortunate event your property is vandalized, immediately:

Beware former unhappy employees

Vandalism committed by former, disgruntled employees can be particularly destructive because, in many cases, they have had access to security information and know where the company's most valuable assets are located. To prevent problems down the road:

- ▶ Establish and enforce clear policies about employee vandalism, crime reporting, opening and closing the business and other security procedures;
- ▶ Limit access to keys, computerized records and alarm codes;
- ▶ Engrave "Do Not Duplicate" on store keys;

▶ Change locks and access codes when an employee is terminated;

▶ Provide information about your security systems to employees on a "need-to-know" basis;

▶ Instruct your employees to report any suspicious activity or person immediately and write down the information for future reference;

▶ Reward employees for uncovering security problems;

▶ Perform background checks as part of the hiring process.

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- ▶ Call the police;
- ▶ Document the crime with photographs;
- ▶ Contact your insurance agent;
- ▶ Clean up or replace signs, repair equipment and paint over graffiti.

Vandalism is a crime that can paralyze your business. By eliminating opportunities for vandalism, protecting your assets and properly insuring your business, you

can significantly reduce the likelihood that your landscape company will be a target for vandalism. □

—The author is Assistant Vice President of Loss Control Florists' Mutual Insurance Company