

Three Rings of Protection

Security is not driven by a single system, product or process. Good security requires a holistic approach that encompasses more than locks and alarms. At Hanover, we feel that security is best accomplished by approaching the issue from a three ring perspective. There are three distinct rings of protection that surround your business and you must address each ring to be effective. Let's review the three rings and how to secure each.

The Outer Ring

This is your perimeter protection. In a free standing facility, the perimeter may be at your property line. In a retail environment the ring may start at the outside wall. In a mall or shopping center that perimeter should extend to the outside of the building. How secure is the mall in which you occupy space? Does the mall provide a reasonable level of security to prevent after-hours access? Does the mall provide security officers or watchmen after hours to patrol the space and check your store? In a town center environment, is there a patrol presence after hours? What can you do to improve the security of the outer ring?

Consider installing CCTV cameras that monitor the outside of your premises. A thief must approach your location and the installation of outside CCTV cameras sends a message that you take security seriously. It also gives you the chance to identify suspicious behaviors from the safety of your store. Outside CCTV allows you to identify who is knocking at the door. Is it the delivery man you expect or someone else?

Was the "false alarm" last night really false? With exterior CCTV coverage, you can see if a thief is intentionally tripping your alarm so you get tired of responding. This

has become a very popular approach with thieves. They create a number of "false" alarms so the police and owner decide to disregard the alarms and then they enter and have plenty of time to gather your merchandise.

Engaging a security service that checks the outside of your store on a random basis is a costeffective control. This means that someone will check the exterior security of your space periodically. A random schedule is important because it is not a predictable pattern that can be compromised.

Install alarm devices that protect the perimeter openings and areas such as skylights and interior walls. Your store may have a high security alarm but if your neighbor does not, a thief can use their space to launch an attack on your space.

The Middle Ring

This is your actual space. Are there good locks on the doors? Do you use burglary-resistant glazing or laminated glass in all windows and doors? Does CCTV cover all entry points so you get good facial video of persons entering your space? Do you have adequate interior motion detection to

prevent a thief from hiding in your store after hours? Do you have hold up alarms in a number of places?

The middle ring also encompasses controls over the human element. Do you have a screening practice before hiring to weed out the unqualified or persons with criminal history? Are background investigations repeated at specific intervals?

Do you take AIM (Acknowledge the customer, Individualize the sales experience, Manage the inventory) at security and sales? Having sales and security as a combined approach will yield great benefits. Is this a topic of routine training and reinforcement for your staff?

Have you involved your local police agency in a store survey to get their perspective on your protection? Getting to know the crime prevention officers can give access and insight into local crime trends and activity.

Are you connected to the local retail and trade associations for sharing crime data and incident notices?

The alarm system that protects your space should be monitored by a UL listed central station monitoring service. The alarm system should have line security to detect tampering with the signal transmission path. Does your alarm notify management as well as the local police? Have you tested the alarm system? Is it on a service agreement so any faults are immediately corrected?

Do you have sound opening and closing procedures? Do you have a code word procedure to alert staff to trouble or suspicious activity?

The Inner Ring

We are now at the point where we protect the actual goods in your store. Are showcase tops secured in place? Are all showcase doors kept locked at all times? Do you limit the number of items shown to a customer?

Do you limit the amount of merchandise left out of the safe at night? Are high value goods distributed across the store? Have you considered burglary resistant or laminated glass for your showcases?

What is the rating on your safe? Will the police respond within the time limit that UL has listed your safe to resist attack? Does your alarm system protect the safe? Is the safe visible on your CCTV system? Can you stream the vault image from the store to view at home?

How is the video quality on your CCTV system? Can you see enough detail to make identification? Most agencies do not have image recognition software. If all of your video looks blurred and non-descript, the value is diminished.

Is store lighting adequate for good video after hours? Are exterior windows unobstructed to allow sight into the store?

Consider both overt and covert CCTV camera placements. Covert cameras at entry points can capture good facial images of people entering your store. This can be very valuable in identifying a thief after an event.

Protect your recording equipment by securing in a locked cabinet or closet. Consider off premises storage of digital images.

Digital recording may give better quality unless you routinely clean, service and replace videotapes.

Do you manage key control for both exterior doors and showcases? Lost or missing keys may have been stolen and not simply “lost”.

As you evaluate the three rings, you will note that they depend on each other for stability and support. A weak outer ring would have to be supported by strengthening the two inner rings. Similar actions should be considered if you sense that any weaknesses exist.

By approaching the problem from a three ring perspective, you can make your facility more burglary and theft resistant than others. Generally, you don’t have to make your location “burglar proof” but simply demonstrate that it is better secured than another target.

If you are planning to install a new alarm, change service providers or make changes to your existing service and have questions, call your Hanover agent or Hanover Risk Solutions for advice that is specific to your situation.

▶ [To learn more about Hanover Risk Solutions, visit hanoverrisksolutions.com](https://hanover.com/risk-solutions)

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