



The holidays are an exciting time, but they can also bring added stress to your day to day business practices. Awareness and communication are key to keeping your business and your employees safe during the holiday season.

It is especially important for your risk manager to review and reinforce the company's security policy. Ensure that employees are updated on your policies and engaged in them.

Wishing you and yours a safe and happy holiday season!

- Your HISIG Loss Control Team
hisigLC@sbginsurance.com

Watch out for Employee Theft

The holidays can be a high risk time

In the retail industry, employee theft is a constant concern, especially for seasonal and part-time employees. However, you should be alert for theft more than ever in this current rough economy. Normally honest employees are often more tempted to engage in theft from their employees when they are facing serious financial stresses at home. The temptation to steal may increase if employees are worried about their job future.

In your business, employee theft is a constant concern, especially for seasonal and part-time employees. You need to be more alert than ever in our current down economy.

In your company, there are possible types of employee theft. Your warehouse offers an opportunity for stealing products. In addition, employees working a cash register may offer unauthorized discounts to friends, ring up items under the wrong label, or steal cash or credit card information. Any employee with access to your invoices or any other financial duties is also an embezzlement risk. You should also be aware of time theft, in which employees use company time to take care of personal business (which could include taking extra long breaks, coming in late or leaving early).

Tips to prevent employee theft

- Communicate with your employees about the economy and how it will affect your organization. Be open and honest, but discourage them from panicking.
- Try to maintain a positive work environment even during tough times. Encourage open communication, listen to employees' ideas and recognize employee achievement.
- Educate your employees about what is considered fraud and the consequences associated with it, and emphasize that the company has a no-tolerance policy. Some employees may not realize, for instance, that giving a discount to a friend constitutes theft from the company.
- Conduct more internal audits of your financials and inventories of your warehouse and products in the store. You should also have frequent checks of the cash registers throughout the day.
- Increase company oversight by upper management and owners.
- Reconcile bank statements immediately and avoid having a large amount of cash on-site.
- Consider using a payroll service to ensure accuracy.
- Purchase Embezzlement Insurance.
- Consider installing surveillance equipment. Be mindful that this may decrease employee morale if they feel that they are not trusted.
- Regarding financial tasks, give different employees different jobs, so that no one employee has too much control.
- Encourage employees to use their vacation time. If someone is stealing, it may become more evident once they are away for a few days.
- Establish a fraud hotline for employees to report suspicious or fraudulent behavior. Give them the option to call anonymously.
- Conduct thorough background checks on all your new hires.
- Train managers and supervisors to monitor employees and watch for suspicious behavior. Any suspicious behavior should be reported and further investigated. Managers should also be monitored, as they could also be involved in a theft or embezzlement scheme.

Retail Worker Safety

Be aware during busy times

While the products and the environment may vary, retail workers should keep their minds on safety while doing business.

As a retail worker in a public facility, be aware of workplace violence hazards. Prepare and practice how to handle violence, robberies, and shoplifting if they occur. To discourage robbery and shoplifting, greet people as they enter the store; ask lone shoppers if they need help. Keep the store clean and well-lit. Move around the store periodically. If you work alone, keep the back doors secure. Never exit alone at night to empty the trash.

Get training on the security features of your worksite such as panic alarms, surveillance cameras, and time-lock safes for cash. Make sure the store has accurate lighting inside and outside. Ensure that landscaping does not obscure your view outside or provide a place for trespassers to hide. Know and use proper cash management policies by avoiding making deposits alone or at night. Get customer service training to learn how to handle and diffuse angry customers.

Retail workers can often change job assignments or jobs frequently. Get the proper training for your work assignment and the materials, equipment, and tools that you will use. Use safe work practices for power tools and cutting tools to avoid cuts, punctures, and other injuries. Know the hazards and properties of any chemicals used or stored in the facility and how to use a material safety data sheet (MSDS). Wear proper, comfortable clothing for your job task and any required personal protective equipment (PPE). Be familiar with your worksite emergency plans, including exits and evacuation routes. Know first aid so you can help yourself, coworkers, and the public if needed.

Gift Giving Pressure

At this time of year, people are under enormous pressure to buy things they wouldn't buy the rest of the year. People feel the need to do whatever it takes. Store clerks should keep a careful eye out for shoplifters over the holidays.



Holiday Safety in the Workplace

Stay safe while celebrating the season

It's the holiday season – a time for decorations and festivities to celebrate the season. While we welcome your displays of holiday spirit, it is important to keep safety in mind. Here are some holiday safety guidelines to follow to ensure we all celebrate the season safely.

Holiday Decorations

- Mixing and matching lights can create a fire hazard; keep outside lights outdoors and inside lights indoors.
- Discard any light strings that have cracks, exposed wire or loose connections.
- Do not connect more than three sets of lights to an extension cord.
- Make sure that cords are not running through a walkway, as it creates a tripping hazard.
- Do not close doors or windows on extension cords, and do not run them under rugs or carpeting.
- Make sure all indoor decorations are unplugged at the end of the day. You are responsible for unplugging any decorations that you put up.
- We do not allow any decorations with an open flame, such as candles.
- Make sure decorations do not block doorways, walkways, exit signs or stairwells.
- All decorations should be made of flame-retardant or non-combustible materials.