

NEWSPACK
INSURANCE BROKING
YOUR GUIDE TO REDUCING YOUR RISK

REDUCING RISK: A PRACTICAL GUIDE

This guide has been written with you in mind by Newspaper Insurance Broking. We know and understand your business, and are here to help you. Please refer to this guide frequently, including when new members of staff have arrived. You can even use sections of this guide to assist you as your close down procedures at the end of each business each day.

WHO IS NEWSPACK INSURANCE BROKING?

Newspack Insurance Broking is your industry owned Insurance Solution that has been specifically designed to help Newsagent's in Australia for over 25 years.

Newspack is managed by Jardine Lloyd Thompson Pty Ltd (JLT), a leading provider of Insurance, Risk Management & Employee Benefits, on behalf of The Newsagents Association of NSW and ACT Ltd.

HOW IS NEWSPACK INSURANCE BROKING GOING TO HELP ME?

We can help you prevent risks from occurring within your newsagency – and ultimately we will help you and your business to save money by reducing risks. Read on and find out more...

WHY SHOULD WE REDUCE RISKS?

Every business and employer is responsible for preventing risks and any potential accidents in the

workplace and public areas. You have a legal obligation to ensure that the property under your management or ownership is safe and secure at all times.

WHERE CAN I FIND OUT MORE?

☎ Tania Treacy – your dedicated Newspaper Insurance Broking contact on 1300 852 977
✉ newspack@jlt.com.au
🌐 www.newspack.com.au

**FOLLOWING THESE SIMPLE PROCEDURES
COULD SIGNIFICANTLY REDUCE THE
CHANCE OF RISKS IN YOUR NEWSAGENCY**



SAFETY IS EVERYONE'S RESPONSIBILITY

As a manager/owner of the newsagency, it is your responsibility to ensure, as is reasonably practical, that employees are kept safe from injury and risks to health while they are at work. You have a duty of care to provide:

- ✓ A safe workplace
- ✓ Safe systems of work
- ✓ Plant, equipment & substances which are in good order and safe condition
- ✓ Adequate facilities
- ✓ Information, instruction, training and supervision

FIRE SAFETY

Fire can have a dreadful impact on your business. Both the direct and indirect costs of a fire at your business can be devastating and it is important to put simple measures in place to reduce the chance of a fire starting at your business. Read on, learn and follow the below measures that can help to avoid a fire being started.

ELECTRICAL SERVICES AND EQUIPMENT

Electrical Switchboards

All switchboards should be fully enclosed in non-combustible materials. This will significantly reduce the exposure to physical damage, accumulation of dust, and in the event of a switchboard ignition, delay the spread of fire.

Combustible Storage

All switchboard cabinets should be kept free of storage, as well as the area around the outside of the switchboard should be kept neat and tidy.

Temporary wiring, extension cords and portable power boards

The use of temporary wiring, extension cords and portable power boards should be avoided where possible, additional general purpose outlets (GPOs) or hard wiring lighting and equipment should be installed by a licenced electrician and according to requirements of Australian Standard AS/NZS 3000.

INSPECTIONS AND MAINTENANCE

Ensure that regular general inspections of all electrical equipment are carried out keeping an eye out for damaged or loose light fittings, power outlets, switches, etc. They should be immediately repaired by a licensed electrician.

Tagging of portable electrical equipment

All portable electrical equipment should be regularly inspected and tagged by a certified competent person as specified in Australian Standard AS/NZS 3760.

FIRE EXTINGUISHERS & EQUIPMENT

Fire extinguishers

A minimum of one general purpose fire extinguisher, suitable for electrical fires such as a 4.5 kilogram ABE dry chemical, should be wall mounted in a position close to your electrical switchboard, readily accessible to staff at all times.

Maintenance of fire protection equipment

All fire protection equipment must be serviced by a technician at least every six months. Automatic sprinkler systems and fire detection systems require more frequent inspection. Refer to Australian Standard AS 1851 or your Service Contractor if in doubt.

GENERAL HOUSEKEEPING



AISLES

Aisles should be kept neat and tidy and free from rubbish at all times.



INTERNAL RUBBISH BINS

Internal rubbish bins should be emptied at the end of each day or more frequently if required.



EXTERNAL WASTE BINS

External rubbish bins should be located in a secure location, well away from the building, and lids should be closed and locked after trading hours.



CARDBOARD BOXES AND PAPER

Cardboard boxes and packaging should be folded flat, stored neatly in a secure location and disposed of regularly.

POTENTIAL RISKS AND HAZARDS – WITHIN YOUR NEWSAGENCY INCLUDE:

SAFETY MANAGEMENT SYSTEM

Non-compliance with relevant Acts, Legislation, Regulations, Codes, and Standards attracting injury and claim costs, penalties and/or prosecutions.

MANUAL HANDLING

Staff may suffer strains or injuries to their back or elsewhere from handling heavy/bulky objects.

VIOLENCE & THREATENING BEHAVIOUR

Staff may suffer assaults, threats and abuse from members of the public resulting in trauma (physical and psychological).

WORKSTATION / KEYBOARD / CREDIT FACILITIES LAYOUT

Staff might suffer from muscular skeletal disorders.

VENTILATION

Staff may suffer thermal discomfort (too hot or too cold).

WORKING AT HEIGHT, SUCH AS PLACING PROMO DISPLAYS, CHANGING LIGHT BULBS OR ORGANISING STOCK

- Falls from heights can cause harm, injuries, fractures.
- Slips, trips and falls may occur if bulky and/or oversized parcels/stacks when delivered are blocking aisles or public areas.
- Parcels/stacks may fall and cause injury or harm if unstable or incorrectly placed, eg heavy, bulky items on lower level shelving or if shelving is unstable.



PUBLIC AND CUSTOMER SAFETY

As a business owner you have a duty of care to reduce risks and ensure that your store is a safe place for the public, customers and employees.

CUSTOMER ACCESS AND EXITS

Entrances

Entrances and Exits should always be well lit, clear from clutter and should have anti-trip wet weather mats where required.

Stairs and ramps

Handrails should be provided for any ramps or stairs with three or more risers.

Floor maintenance

Floors should be kept clean at all times. If flooring is damaged in any way it should be repaired or replaced immediately. Wet Floor signs should be readily available and placed out prior to floors being cleaned.

STOCK REPLENISHMENT

Planning activities

Where possible, stock replenishment should be completed outside normal trading hours. If this is not an option, then the number of boxes out in the store should be kept to a minimum.

Supervision

A staff member should remain with the boxes at all times and not leave the site until unpacking is finished and all empty boxes have been removed.

STATUTORY OBLIGATIONS

Sale of restricted products

It is your responsibility to ensure that all staff are aware of the restrictions and guidelines in relation to sale of tobacco, lottery products and restricted publications and other regulated items.

EMPLOYEE SAFETY

As a business owner you are not only responsible for your own safety but for the safety of your employees. To ensure that your workplace is safe, ensure that you follow these simple rules:

DEVELOP A PLAN

Make sure every employee understands what needs to happen should there be a crisis, whether caused by a violent person, natural disaster or accident. A written plan of action should be included in your policies and procedures manual.

DO THE DRILL

It isn't enough to have a plan others can't implement. Every quarter alert your employees to a drill and practice it so people know what to do and where to go in case of specific emergencies.

WEAR THE GEAR

Ensure that staff wear protect clothing including gloves when using cleaning products in the workplace.

PROTECT YOUR BACK

All staff should be aware of the correct ways to lift heavy/bulky items, ensure there is signage around areas where employees will be lifting items reminding them of the correct procedure.

ARE MACHINE GUARDS IN PLACE?

- ✓ Employees must not wear loose clothing.
- ✓ If appropriate, wear gloves and goggles when using the machine.
- ✓ Ensure a system is in place so that hands are kept clear of heating wires.

CORRECT LIFTING TECHNIQUE

All staff should be aware of the correct ways to lift heavy/bulky items, ensure there is signage around areas where employees will be lifting items reminding them of the correct procedure.



MONEY

It is your responsibility to ensure that your takings are removed from the premises each night and deposited accordingly. Money left on your premises is a massive attraction to thieves and the opportunist thief will access your property off-chance that money is available to take. You should implement written procedures for the handling and securing of money which is transacted from your newsagency.

CASH HANDLING PROCEDURES

Written procedures should be implemented and should detail the processes and responsibilities for the handling of cash.

SEPARATION OF CASH HANDLING DUTIES

Allocate duties so that collection, depositing and reconciling of cash are not performed by the same person.

LIMIT CASH CONTAINED IN THE REGISTER

Set a maximum level of cash to be held in the register at any one time. All excess cash should be regularly deposited in a safe.

SAFEGUARD THE HANDLING OF CASH

Cash takings should be removed discreetly and not be handled in direct view of the public.

After counting, cash should be placed in a locked safe in the office. If the office cannot be locked during business hours an electronic alarm, or buzzer, should be installed.

STORAGE OF CASH DURING BUSINESS HOURS

All Cash registers should be located in a suitable place that is not easily accessible to the public. Registers or cash drawers should be closed between each transaction.

STORAGE OF CASH AFTER BUSINESS HOURS

All cash, including takings and float, should be securely locked in the safe after hours.

REGULAR BANKING OF CASH TAKINGS

Banking should be conducted on a daily basis to reduce the risk exposure. If this is not practical, at least every two days (Monday, Wednesday, Friday).

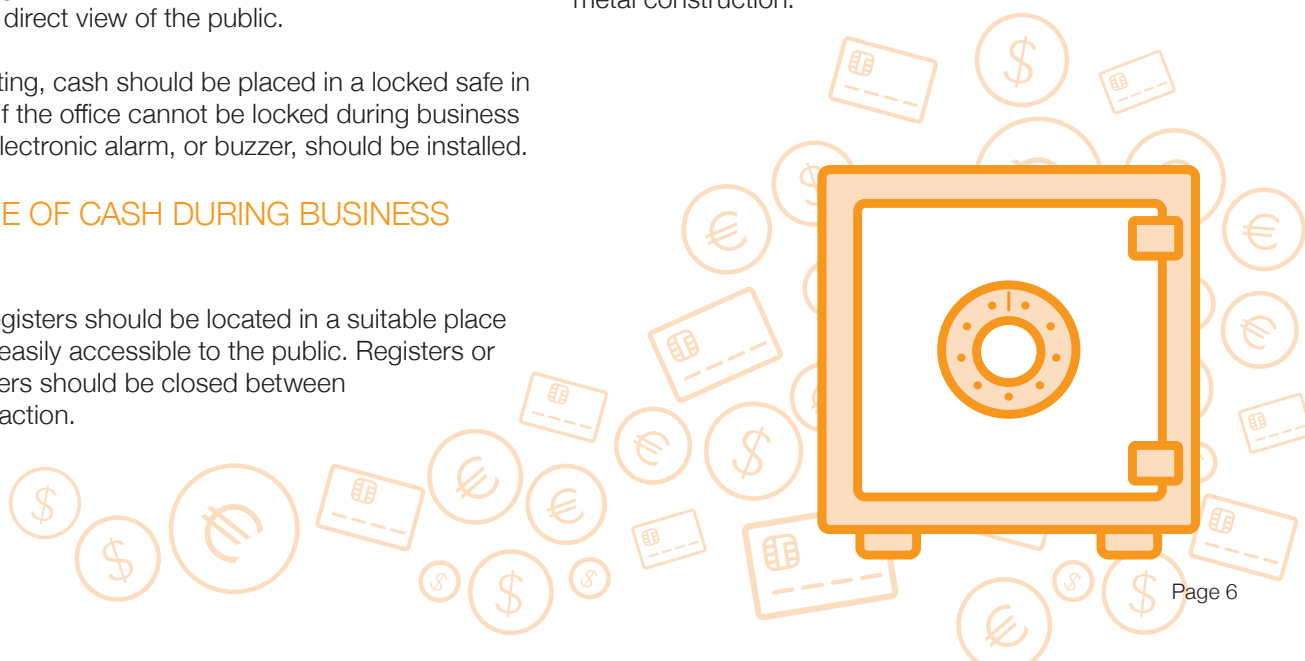
PROPERTY & STOCK

Always take a proactive approach to maintain your property in a safe manner and ensure that your electronic security alarm is reliable and working fully.

SECURITY OF VALUABLES

Tobacco products

Tobacco products should be stored in securely locked cabinets at all times. The cabinet should be made of metal construction.





Lottery tickets and similar valuables

Lottery tickets should be secured in a locked safe after hours. You should ensure that an accurate and up-to-date record of unsold ticket numbers is maintained. If you are keeping paper based records these should be securely stored and not in the same place as the actual tickets.

Crime prevention through environmental design (CPTED)

Crime Prevention through Environmental Design (CPTED) is a crime prevention strategy which outlines how physical environments can be designed in order to lessen the opportunity for crime.

This is achieved by creating environmental and social conditions that:

- Maximise risk to offenders (increasing the likelihood of detection, challenge and apprehension)
- Maximise the effort required to commit crime (increasing the time, energy and resources required to commit crime)
- Minimise the actual and perceived benefits of crime (removing, minimising or concealing crime attractors and rewards)
- Minimise excuse making opportunities (removing conditions that encourage/facilitate rationalisation of inappropriate behaviour).

You can implement this strategy by the using natural surveillance and barriers. For example; ensure your shopfront is not visually obstructed by plants or other barriers, install external security lighting front and back, and movement activated internal lighting.

Property Protection

You should install security grills, roller shutters or bars for exposed doors and windows, impact bollards and appropriate locking hardware will also assist in making your business a less attractive target.

ELECTRONIC SECURITY SYSTEM

ALARMS

Alarm systems should be fitted and be monitored or patrolled by a licensed security company. Alarm systems should be equipped with dual means of reporting 'back to base', typically via a land based telephone line plus a wireless GSM or GPRS network connection, should the telephone line be interfered with.

You should consider fitting alarms to both internal and external doors and windows, and include an external bell or siren to attract attention when sounded.

KEEPING OPEN

By pre-planning should a major loss occur to your business you can reduce the impact and ensure trading can be resumed as soon as possible.

INSURANCE REVIEW

Review your insurance cover and sums insured with your broker at least annually.

VALUATION

At least every three years you should engage a licensed valuer to provide a replacement valuation for your building and contents.

JLT Valuation Services is an independent and cost effective valuation solution assisting businesses to ascertain accurate values for their assets.

BENEFITS OF JLT VALUATIONS

Valuation of All Assets

Using specialist knowledge and resources they will value all of your assets including buildings, plant, equipment, contents, fine art and infrastructure.

Accredited Valuers

All staff are qualified and registered valuers and are all members of the Australian Property Institute.

It is estimated that less than one third of businesses without comprehensive insurance valuation continue to operate after a major loss. Don't fall into that statistic; give the team a call today:

Simon O'Brien

Head of Valuations

02 9290 8038
Simon.O'brien@jlta.com.au
www.jlta.com.au

BUSINESS INTERRUPTION INSURANCE

Business Interruption insurance provides protection for the consequential loss of revenue resulting from interruption of your business, caused by damage incurred by unforeseen events. Business interruption insurance is designed to put the business back in the same financial position as if the loss had not taken place.

Business interruption insurance provides coverage for loss of revenue and increased expenses during the

affected period including costs such as:

- Ongoing expenses like payroll, financing and other fixed costs
- Loan Repayments
- Disruption caused by service providers including power, telecommunications, water
- Additional increased cost that may be incurred to expedite the return of normal business operations

To get a quote for Business Interruption call Tania today.

Tania Treacy

1300 852 977
newspack@jlta.com.au
www.newspack.com.au

PROTECT YOUR BUSINESSES RECORDS

Backup electronic records

All electronic records should be backed up at least weekly and a copy of the backup should be stored in a secure location away from your newsagency.

Electronic virus protection

Protect your PC's. Virus Protection software should be installed on your server and all PC's. You should subscribe to an automatic service to regularly update virus protection software.

Make a Plan

You should have a plan documented as to what you would do in the event of a major loss. The plan should detail what tasks would need to be completed immediately after a major loss and whose responsibility it is to complete the tasks.

The plan should include:

- Important tasks which must be performed e.g. payment of accounts
- Important people who need to be advised
- Key resources that will be required, including staff
- Major suppliers and customers who need to be contacted
- List of important contacts and their details

BUSINESS EMERGENCY PLAN

This plan should be completed and reviewed annually.

PERSONAL INFORMATION

Company Name:

Contact Name:

Address:

Telephone:

Mobile:

Email:

EMERGENCY CONTACT INFORMATION

- ✓ Call 000 in an Emergency
- ✓ Local Police Station Number:
- ✓ Insurance Provider: Newspack Insurance Broking
- ✓ Phone: 1300 852 977



EVACUATION PLAN

Evacuation plan for

The following natural and man-made disasters could impact our business:

- We have located, copied and posted building and site maps.
- Exits are clearly marked.
- We will practice the evacuation procedures times per year.

If we must leave the workplace quickly:

- Warning system
We will test the warning system and record results times per year.
- Assembly site

COMMUNICATION

We will communicate our emergency plans with co-workers in the following way:

In the event of a disaster we will communicate with employees in the following way:

CYBER SECURITY

To Protect our hardware, we will:

To protect our computer software, we will:

RECORDS BACK-UP

is responsible for backing up our critical records including payroll and accounting systems.

Back up records including a copy of this plan, site maps, insurance policies, bank account records and computer back-ups are stored off site:

Another set of back-up records is stored at the following off-site location:

EMPLOYEE EMERGENCY CONTACT INFORMATION

The following is a list of our co-workers and their individual emergency contact information:

Name	Phone
<input type="text"/>	<input type="text"/>

Name	Phone
<input type="text"/>	<input type="text"/>

Name	Phone
<input type="text"/>	<input type="text"/>

Name	Phone
<input type="text"/>	<input type="text"/>

ANNUAL REVIEW

We will review and update this business continuity and disaster plan in


REDUCING RISK – SELF ASSESSMENT CHECKLIST

ARE YOU MAINTAINING OR IMPLEMENTING THE FOLLOWING:	YES	NO
Is an occupational health and policy statement confirming commitment to safety of employees adopted and signed by the manager/owner?	<input type="checkbox"/>	<input type="checkbox"/>
Are hazards identified, assessed and controlled and do staff know how to report hazards, incidents and accidents to the manager/owner?	<input type="checkbox"/>	<input type="checkbox"/>
Are new staff inducted and made aware of the hazards associated with their work before they commence?	<input type="checkbox"/>	<input type="checkbox"/>
Is information translated for any staff of a non English speaking background?	<input type="checkbox"/>	<input type="checkbox"/>
Are manual handling hazards identified?	<input type="checkbox"/>	<input type="checkbox"/>
Are staff trained how to lift properly?	<input type="checkbox"/>	<input type="checkbox"/>
Is a trolley available for moving stock such as newspaper, magazine and parcel deliveries?	<input type="checkbox"/>	<input type="checkbox"/>
Are newspaper and other deliveries bundled into manageable sizes?	<input type="checkbox"/>	<input type="checkbox"/>
Are stairs and corridors kept clear?	<input type="checkbox"/>	<input type="checkbox"/>
Are high shelves for light goods only?	<input type="checkbox"/>	<input type="checkbox"/>
If required, are block stacks safe and of minimal size?	<input type="checkbox"/>	<input type="checkbox"/>
Are all stacks unobtrusive to aisles or public areas?	<input type="checkbox"/>	<input type="checkbox"/>
Is unpacking supervised by a staff member at all times?	<input type="checkbox"/>	<input type="checkbox"/>
Has a strong, reliable stepladder, which is in good condition, been provided to staff?	<input type="checkbox"/>	<input type="checkbox"/>
Have staff been shown by the manager/owner how to use stepladder safely, e.g. not to overreach or work on an uneven floor?	<input type="checkbox"/>	<input type="checkbox"/>
Are staff trained to deal with robbery, threatening and aggressive behaviour?	<input type="checkbox"/>	<input type="checkbox"/>
Are two or more staff on duty at all times?	<input type="checkbox"/>	<input type="checkbox"/>
Is the panic or duress alarm located out of sight of customers (near the till/counter)?	<input type="checkbox"/>	<input type="checkbox"/>
Are staff required to report any incidents to the owner/manager daily or as required?	<input type="checkbox"/>	<input type="checkbox"/>
Is an assessment of the workstation undertaken which includes lighting, positioning of keyboards and other equipment, appropriate desk height – ensuring good postures are maintained?	<input type="checkbox"/>	<input type="checkbox"/>
Are staff trained in workstation layout?	<input type="checkbox"/>	<input type="checkbox"/>
Is air conditioning maintained and in good working order?	<input type="checkbox"/>	<input type="checkbox"/>
Are staff positioned so as not to expose them to direct hot/cold drafts (air conditioning vents, entrance/doors)?	<input type="checkbox"/>	<input type="checkbox"/>
Are mops, brushes and rubber gloves provided (Personal Protective Equipment)?	<input type="checkbox"/>	<input type="checkbox"/>

Are staff shown how to use cleaning products safely, e.g. follow instructions on label, dilute properly and never transfer to an unmarked container?	<input type="checkbox"/>	<input type="checkbox"/>
Does the owner/manager purchase alternative, safer products that are chemical free?	<input type="checkbox"/>	<input type="checkbox"/>
Does a qualified electrician conduct safety checks of the building every five years?	<input type="checkbox"/>	<input type="checkbox"/>
Does a qualified electrician conduct testing & tagging of electrical equipment (AS/NZS 3760)?	<input type="checkbox"/>	<input type="checkbox"/>
Are staff trained to spot and report to manager any defective bulbs, overloading of power cords, discoloured sockets, damaged cable and on/off switches and take any defective equipment out of use?	<input type="checkbox"/>	<input type="checkbox"/>
Fire Extinguishers are located at fuse box for electrical fires (4.5kb ABE Dry Chemical)?	<input type="checkbox"/>	<input type="checkbox"/>
Access to the electrical switchboard (fuse box) & fire extinguisher is unobstructed?	<input type="checkbox"/>	<input type="checkbox"/>
All staff are trained how to use fire extinguisher?	<input type="checkbox"/>	<input type="checkbox"/>
Emergency evacuation plan is displayed at Exits?	<input type="checkbox"/>	<input type="checkbox"/>
Staff are trained in emergency evacuation?	<input type="checkbox"/>	<input type="checkbox"/>
Exit signs are working and/or displayed and checked by competent person (electrician)?	<input type="checkbox"/>	<input type="checkbox"/>
Emergency evacuation drills conducted 6 monthly (discuss what would happen in case of an emergency)?	<input type="checkbox"/>	<input type="checkbox"/>
All entrances, stairs, ramps and exits are in a safe condition – including the floor areas, door frames and any steps?	<input type="checkbox"/>	<input type="checkbox"/>
Adequate handrails are installed where three or more steps are present and are safe and well lit?	<input type="checkbox"/>	<input type="checkbox"/>
Internal floors are in a safe and clean condition, wet floor signs are available?	<input type="checkbox"/>	<input type="checkbox"/>
ALL SHOP OWNERS/MANAGERS WANT TO KEEP OPEN FOR BUSINESS. HERE'S A QUICK CHECKLIST TO HELP YOU STAY OPEN AT ALL TIMES:	YES	NO
Have you reviewed your Insurance cover and sums annually?	<input type="checkbox"/>	<input type="checkbox"/>
Have you reconfirmed your replacement building and contents value?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have Business Interruption Insurance in place?	<input type="checkbox"/>	<input type="checkbox"/>
All electronic business records are backed up weekly, and a copy is stored off site?	<input type="checkbox"/>	<input type="checkbox"/>
Have you conducted a monthly check to confirm that backed up electronic records have been successful?	<input type="checkbox"/>	<input type="checkbox"/>
Computer virus protection is installed and regularly updated?	<input type="checkbox"/>	<input type="checkbox"/>
A plan has been prepared, listing important tasks to be completed, ensuring you remain open for business in the event of a major loss?	<input type="checkbox"/>	<input type="checkbox"/>

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