Offices

vero

## Know the risks for every kind of office

While we're here to pay to claims if the worst happens, we're all about trying to keep you and your property safe and secure in the first place.

Offices are one of the most popular working environments, and can range from simple home offices to large scale commercial operations. From grand buildings to shipping containers, they can be located just about anywhere and be freestanding, multi-tenanted, open plan or temporary.

Most offices have computer equipment, and some have very expensive technology and tools that are highly attractive to would be thieves – which is why good security practices are essential.

Keeping structures safe
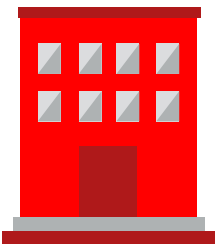
All offices should be maintained in good condition and not give easy access to unwanted intruders.

Best practice

- Consider protecting parts of the building prone to impact damage with bollards e.g. building corners, narrow driveways and front plate glass windows and doors.
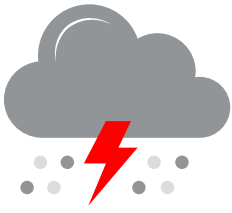
Must haves

✔ Keep all exterior cladding in good condition, and check access doors, windows and make sure their locks, latches and hinges are in sound condition, and firmly secured to the building structures.

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Weather watch outs

While you can't control wild weather, you can reduce the risks that come with it.

Best practice

- Be aware of what weather or flood events are likely to affect your building or business. This can help you plan what needs to be done.

- Keep trees and shrubbery well-trimmed, and remove diseased or damaged limbs. Ask a professional arborist to assess and strategically remove branches to allow wind to blow through the trees.

- Protect water and other pipes from freezing using insulation, or install heat tape.

- Remove snow and hail from gutters as soon as it's safe to do so. This will reduce the possibility of subsequent rain overflowing gutters.

Must haves

- ✔ Ensure the building is well maintained, that walls and roof are watertight. Make sure doors and windows are close fitting.

- ✔ Make sure gutters and down pipes are not blocked by leaves or rubbish. Check before the winter season, or more frequently if needed.

- ✔ Inspect channel drains, yard storm water outlets and sumps and make sure they are all free-flowing and that curb side gutters are not blocked by leaves and rubbish.

Maintaining a secure building

Good physical and electronic security is key to key to limiting opportunities for criminals.

Best practice

- Consider card access systems for external and internal doors. They're good for monitoring staff movements and also restricting access to areas of the business which need greater security, such as server rooms.

- Lock off the office areas from reception areas at all times in larger office buildings.

- Document all high-value artwork with photographs and professional valuations.

- Consider installing High Definition CCTV both internally and externally – ideally motion sensing and infrared to ensure images recorded in low light are clear.

- Increase security to concealed areas of the building, by installing external security lighting.

Must haves

- ✔ Install a monitored intruder alarm system and have this professionally maintained and checked annually.

- ✔ Make sure that any alarm sensors are unobstructed.

- ✔ Ensure high value computer equipment isn't clearly visible and accessible from any window. If this is unavoidable, close the blinds after hours and/or install additional security to these windows.

- ✔ Lock away all laptops or smaller portable computer equipment, or remove it from site after hours.

- ✔ Pay attention to doors stairwell areas as these are often used for unwanted access into offices. Fit an anti-jemmy strip to the locking area of these doors.

Reducing the fire risk

Having the correct equipment and protection in place can reduce the potential for loss.

Must haves

✔ Make sure you have an appropriate number of fire extinguishers located throughout the site which can be easily accessed by staff. The size and type of fire extinguishers will depend on the size of the area being occupied and what activities take place. As a minimum a 2.1kg dry powder fire extinguisher and a 3.5kg CO2 fire extinguisher are recommended.

✔ Have all your fire extinguishers, and hoses checked and maintained by an FPANZ certified contractor or a specialist at least once a year.

✔ Install a fire detection system, with detector units located throughout the protected area, and monitored by the fire brigade or a security monitoring service. This might require a Building Consent. Heat or smoke detectors are the most common detector units however choose detector units carefully, they must be suitable for the environment, as you don't want false alarms.

✔ Maintain and check fire sprinkler systems regularly to keep them fully operational.

Housekeeping
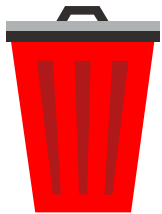
Good housekeeping will reduce the risk of fire and other losses.

Best practice

• Don't over stack office supplies (e.g. files, printer paper) especially in a sprinkler protected building. Over-stacking can result in the sprinkler system failing to control a fire.

Must haves

✔ Make sure waste and recycle bins/skips are at least 10m away from the building as these can be targets for arson.

✔ Ensure that utility areas such as print rooms, server rooms are kept neat and tidy. Check that areas around printers, photocopiers, server cabinets etc. are clear and there are no combustibles near these.

Electrical and lighting
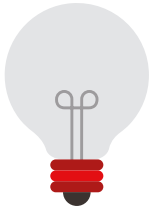
Faulty or damaged electrical systems can lead to fires.

Best practice

- Get an electrician to do thermographic imaging of switchboards to identify elevated temperatures (which can indicate potential failure) and overloading. Open switchboards should be enclosed.

- Ensure periodic verification (visual inspection and limited testing) is undertaken for older switchboards, where there are ongoing electrical problems or where the electrical system shows signs of wear and tear. An electrician will be able to advise. This provides a comprehensive check of the entire electrical system.

- Use LED lights where possible as these are less risky due to low operating temperatures and low current usage.

- If your office has storage rooms for filing or miscellaneous items, ensure that storage is not directly underneath fluorescent lighting as this presents a fire risk.

Must haves

✓ Engage an electrician to undertake regular checks of the electrical system to identify faults, elevated temperatures or overloading.

✓ Maintain all electrical equipment according to the manufacturer's guidelines.

✓ Have an electrician do regular checks of the switchboard, and tag and test all portable equipment, extension leads and power boards where hardwiring is not possible.

✓ Power boards should never be overloaded or 'piggybacked'.

✓ Never use damaged leads or boards.

✓ Keep areas around electrical switchboards clear of combustibles.

✓ Check and or replace fluorescents when either faulty, discoloured or not lighting up/flickering etc.

Staff kitchens and lunchrooms

Must haves

✓ Limit cooking appliances to low risk appliances such as microwave ovens, kettles sandwich makers.

✓ Make sure staff know how to use cooking equipment like a hob and oven, and know what to do in the event of a fire.

✓ Avoid frying if possible.

Watching out for water damage

With routine checks and a proper plan, the risks can be seriously reduced.

Best practice

- Plumb washing machine and dishwasher outlets into the wastewater pipe, not simply with the waste pipe hooked over a sink.

Must haves

✔ Know where the water shut off valve(s) are for the water supply. Where possible, shut off the water supply during extended shutdowns or when not needed e.g. over the summer holidays or in an unoccupied building.

✔ Ensure flexi-hoses are checked regularly and replaced if showing signs of damage – or every 10 years otherwise.

✔ Check shower enclosures for signs of deterioration, especially to the wall boards/tiling.

✔ Inspect plumbing, water pipes and waste lines for leaks, damage or corrosion. Check that all basins, tanks, etc have overflow facilities. Process tanks should be bunded.

✔ Check and clean the roof regularly. This is important before the winter season and after storms. Pay attention to membrane-style roof coverings as these have a limited life and can be affected by environmental exposures.

✔ Check flashings where the walls and roof meet, and also pipes and skylights where they penetrate the roof covering.

Management controls

Have controls in place to manage activities that could result in a fire or other loss.

Best practice

- Manage and control the use of electric heaters which staff may bring into the office for their personal comfort — these can be a fire risk.

- Have regular building inspections to pick up damage, or leaks.

- Train staff to follow high housekeeping standards, including keeping any combustibles away from ignition sources, removing trip hazards, ensuring fire exits are unblocked etc.

- Consider air conditioning to server rooms to make sure they're adequately cooled.

Must haves

✔ Have a robust self-inspection routine which ensures that everything is as it should be, that safety and risk management policies are being followed, that production and housekeeping standards are being maintained, maintenance activities are up to date and to identify problem areas.

✔ Ensure smoking only happens in a designated smoking area with suitable containers for the safe disposal of smoking materials — and kept well away from waste bin areas.

✔ Have a regular maintenance programme for the building, building systems, fire protection and security equipment.

✔ Maintain office roofs in good condition, and repair any leaks as soon as they're noticed to prevent damage to the interior of the building.

Business interruption

Have a simple back up plan for business interruption.

Best practice

- Give thought to business disruption and how the business will handle something like this. Invest in a business continuity plan providing guidance on the process for prioritizing activities, functions or services following an incident that disrupts the business.

- Consult with a professional to check if your cyber security measures are good enough, especially if you maintain confidential records such as a customer database or bank account details.

- Critical Spare parts should be readily available for continued workflows of important equipment.

Must haves

✔ Ensure all critical data is backed up at least weekly and stored off site — this can include secure Cloud services.

✔ Install, at a minimum, antivirus protection on your computer and update regularly.

✔ Keep important paper records in a fireproof box/cabinet.

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