



Protecting Your Business



A guide to assist small business owners
in reducing potential losses.





Introduction

Here's why Loss Prevention is important.

Small business owners face daily challenges, such as competition, labor costs and government regulations, all while trying to keep qualified employees and satisfied customers. The last thing you need to worry about is those unexpected situations and losses that could have been prevented or reduced in severity.

Having a company action plan for loss control can help your business lessen the possibility of unforeseen damages or losses and the impact of those that do occur, whether from fires, electrical surges, burglary, lawsuits or injuries.

About this guide.

This booklet has been designed to help guide you in recognizing and controlling the most common causes of damage loss in today's business world. It can be used to develop greater awareness on how to identify and, hopefully, prevent any unforeseen situations that could result in a loss for your business.

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Injury Prevention

Customer injuries can occur both inside and outside your business. It is important to stay alert and think preemptively to help reduce the chances an incident will occur. Here are some suggestions:

General Tips

- Promptly secure and clean up spills. Mark spills with an approved sign and have an employee supervise the area.
- Repair or replace damaged flooring material like torn carpets or loose tiles.
- Minimize electrical hazards, such as extension cords or portable heaters. Any outlets in wet areas need to be ground fault-circuit interrupters (GFCIs) to prevent unintended shock.
- Keep walkways clear of tripping hazards such as extension cords.
- Any displays should be secure and stable.
- Repairs or maintenance should be done after business hours, if not for an immediate hazard.
- Customers should not have access to open chemicals or cleaning products.
- Hazardous areas should be clearly marked as “Employee Only” or locked.
- Keep sidewalks clear of obstructions, such as cords or maintenance equipment.
- Ensure gutters are directing water away from any areas customers may be passing through.
- Sprinkler systems should be programmed so they are not on during business hours or leaving standing water.

Reporting and Training

As you can see, there are many areas to consider when trying to reduce the chance of injury. Development of an incident reporting procedure, as well as an employee training program for management and staff, could reduce accidents. Other important elements include:

1. Have a manager on duty or lead employee during all business hours.
2. Post emergency numbers or have them on speed dial for all phones within your business.
3. Keep a first-aid kit available and stocked. There are companies that manage the stocking of a first-aid kit for your business.
4. Investigate all accidents once life safety is ensured.
5. Keep a record of all incidents. Management should regularly review all accident records to maintain an awareness of any existing injuries/damages and to prevent them in the future.

Stairways, Steps and Ramps

- Maintain adequate lighting in stairwells and walkways.
- Install handrails on stairways and ramps in accordance with local building code requirements.
- Handrails should be stable and securely fastened.
- Consider using non-slip surfaces.

Parking Lots, Walkways and Lawn Areas

- Maintain adequate lighting in all parking areas and sidewalks around your business.
- Promptly remove snow and ice on sidewalks, stairs and parking areas.
- Repair uneven surfaces, cracks, potholes or bumps in sidewalks and parking areas.

A separate incident investigation form has been included in the back of this booklet to help you document incidents occurring on your property. See page 22.



Fire Protection

A fire can drastically interrupt your business operation, destroy your property and increase undesired expenses. The following areas of fire protection should be evaluated:

Smoke Detectors

Smoke detectors provide early warning that may allow escape from the building. Make sure to install your smoke detector according to the manufacturer's guidelines and local codes. The leading cause of smoke detector failure is missing or dead batteries. If you have a battery-operated unit, test the battery at least monthly. Some detectors may be powered by the building's electrical system and may have a backup battery. These units should also be tested regularly.

Storing Flammable Liquids

Flammable liquids, such as cleaners and solvents, give off vapors that may travel with natural air flow. These vapors may explode when ignited by a spark, such as a faulty electrical switch or a flame. Make sure to store flammable liquids in their original container or in a UL-listed safety can. Allow plenty of ventilation when using flammable liquids to prevent fire injury or illness from breathing the vapors.

Sprinkler Systems

Sprinkler systems are commonly installed and maintained to provide your building with 24-hour fire protection. Should a fire start, the system will release a water spray to suppress the area of the fire until the fire department arrives. Make sure that the sprinklers are professionally inspected at least annually, or more often depending on your local codes and requirements.

Fire Extinguishers

Fire extinguishers are often the first line of defense in fighting a fire. Make sure your business has the right type, size and number of extinguishers, and that your employees are trained to locate and use them. Call your fire protection equipment supplier or fire department to ensure you have the right protection.

Fire Extinguisher Classification

Class A Ordinary combustibles, such as wood, paper, cloth, and some plastics.

Class B Flammable liquids

Class C Energized electrical equipment

Class D Combustible metal fires

Class K Commercial cooking-related fires

*Extinguishers are rated by the size of the fire they can extinguish, as determined by a testing laboratory, such as Underwriters Laboratories, Inc. (UL) or Factory Mutual (FM).

Keep in mind that obsolete extinguishers may be ineffective on fires and may cause injury. Examples of older units include those using soda acid or carbon tetrachloride. Contact your local fire department or fire equipment supplier for disposal information and assistance. Your extinguishers should be inspected at least annually by a professional fire equipment supplier.



Water Damage Prevention

Water damage doesn't just happen from flooding after days of heavy rain. In fact, many of the modern-day conveniences used in your business can develop problems that lead to water damage. Here are some of the most common trouble spots:

Appliances and Mechanicals

Any piece of equipment in your business that uses water can be a concern. Common sources of water damage include water heaters, air conditioners, ice makers, washers and dishwashers. The age of the appliance is a major factor. For example, water heater tanks rust over time. Water heaters in attics or upper floors can be destructive. Replace any leaking water heater immediately to avoid a catastrophic failure that can cause major damage.

Water supply lines can also develop leaks, especially those that are under constant pressure. A ruptured water line can leak hundreds of gallons of water and cause significant damage.

Pipes and Drains

Plumbing systems are susceptible to clogs and stoppages, which can lead to overflowing appliances, such as sinks, toilets or floor drains. Grease buildup, lint, hair and tree roots are some of the causes of plumbing system backups.

Another major cause of water damage associated with your pipes is freezing. Pipes on outside walls, uninsulated walls or areas exposed to drafts are susceptible to freezing in cold weather. Consulting a licensed plumber to diagnose issues may be warranted if there are ongoing problems.

Roofing

Deteriorated, missing or damaged roofing materials and ice dams can allow water to enter through the roof and cause damage to the interior of the building and its contents. Inadequate attic insulation and ventilation can speed up the roof's deterioration and cause ice dams to form in the winter. Exposure to wind, snow, ice, rain and foot traffic can also affect a roof's ability to keep water out. Businesses often have flat roofs and mechanicals, such as heating and air conditioning systems, located on the roof, which also present unique challenges.

Tips for Exterior and Common Areas

- Deteriorated soffits, siding, trim or flashing may not allow water to drain freely. Downspouts should extend away from the building to carry water away from the foundation and not onto areas of foot traffic.
- Flat roofs need to be inspected for pooling water or any compromises to the roof surface, flashing or equipment itself. Pooled water can cause the roof surface to deteriorate quickly. Regular inspections and proactive maintenance can help eliminate many roof problems.
- All roofs need to be inspected regularly for damaged or deteriorated roofing materials, which includes flashing around all vents that penetrate the roof surface.
- Dampness or standing water in basements and crawl spaces may be evidence of a plumbing leak or improper drainage, which can also lead to structural problems.
- Disconnect outside hoses and drain sprinkler systems each fall to minimize the chances of burst pipes due to freezing.



Tips for Interior Areas

- Look for signs of existing leaks on ceilings, walls, floors and near appliances that use water.
- Methods to avoid damage due to freezing include insulating exposed pipes, utilizing heat tape in areas that can't be insulated, and running a trickle of water out of faucets when the business is closed and the water is not being used during periods of freezing or below freezing temperatures.
- Avoid putting any solids or grease down your drains, and use screens on your drains to catch solids before they enter the plumbing system.
- Ensure hose connections are secure and water supply lines are not brittle or worn for appliances such as washing machines and ice makers.
- Apply fresh caulk around all fixtures and exterior openings, such as doors, windows and fixtures. Appliances and mechanicals should be regularly serviced by licensed contractors to ensure there are no leaks, wear and tear, or blockages that may cause water damage.

Consider a Water Leak Detection System

Monitor leaks by installing a water leak detection system or whole business water shut-off device. These systems can be active or passive.

- **Passive leak detection systems,** or “water alarms,” are intended to alert to possible water leaks. They are typically local alarms in nature and are normally battery operated, stand-alone units that are inexpensive to purchase, install and maintain. The batteries need to be changed regularly to avoid malfunction or failure of the unit.
- **Systems designed for individual appliances** automatically shut off the water supply to the appliance when a leak is detected. These are relatively inexpensive to install and offer more protection than a passive system for individual appliances.
- **Whole business active leak detection systems** offer more protection and variety, but they are typically more expensive. Active systems are designed to shut off the water to the business should a leak be detected. There are also two main types of active systems. One detects an abnormal flow of water and shuts down the system. The other type uses remote sensors to detect leaks and sends a signal back to a main valve to shut down the system.

Whole business active leak detection systems are available with hard-wired sensors or wireless sensors, and the systems now have the capability to shut off the water and report the leak to a monitoring company or even a smartphone or computer remotely. Some systems also detect freezing conditions in the business and proactively shut off the water supply to avoid damages due to freezing. Wireless systems need to have the batteries checked and changed periodically to ensure the system functions properly.



Crime

Burglary, robbery and employee theft are some of the greatest sources of crime losses for small businesses. There are steps you can take to reduce your vulnerability to crime. This section will help you identify potential crimes and measures you can take to prevent them.

Burglary Protection

Protect your business by making it uninviting to a burglar and making it hard to gain entry. Additional measures should be taken to increase the likelihood the burglar will get caught if they do try to enter the business. Finally, if the burglar is able to gain entry, you can limit the amount of loss by making it hard to remove valuable items.

Make Your Business Uninviting to a Burglar

- **Lighting** – Good lighting, both inside and out, is one of the most effective deterrents against burglary. Pay special attention to areas that are not in plain view where burglars often try to make entry. Protect exterior lighting fixtures against breakage and replace damaged or burned-out bulbs as soon as possible. Keep merchandise illuminated, but away from display windows where they could be a target of a quick “smash and grab.”
- **Exterior** – Eliminate hiding places around your building. Overgrown shrubbery, vehicles and trash dumpsters near the building provide cover for burglars. Keep trees and shrubs trimmed away from windows and doors to minimize hiding places.

Make It Hard for a Burglar to Gain Entry

- **Doors** – All exterior doors should be equipped with deadbolt locks that have at least a 1-inch throw to be engaged when the building is closed and no employees are present. Many jurisdictions have codes that prohibit deadbolts from being engaged when there are people in the building. There are panic bar - type doors equipped with alarms that will sound when a door is opened during business hours if the applicable code does not allow deadbolts on exit doors.

Side and rear doors should be of solid wood or steel construction and installed in reinforced steel frames. The door should be fastened to the frame and surrounding structure with a minimum of 3-inch screws. Avoid using doors with hinge pins on the outside where they can be easily removed. Equip outward swinging doors with hinges that have non-removable pins. Secure overhead garage-type doors with padlocks on the roller channel.

- **Windows** – Exterior windows can be covered with burglar-resistant glazing. This provides the appearance of glass and increases security through adding a layer of lamination to the glass. Many window locks are simply latches that can easily be pried open. Ask a locksmith or a building security specialist for more secure window locks. Burglar bars are another approach to deter burglars, but the life safety issues presented by covering exits from the building often override any benefit of the bars, unless they are equipped with a quick release functionality. There are roll-up garage door-type systems to protect windows and doors that do not present the same safety concerns.
- **Other openings** – Skylights, ventilation ducts, grilles and transoms over doors may also be used by intruders and should be protected. Seek the advice of a security expert or your police department on protecting these sources of entry.



Increase the Chances That a Burglar Will Be Caught.

There are a variety of effective alarm systems available to protect your business against burglary, ranging from very basic local alarms to highly sophisticated integrated systems.

- **Equipment Listings and Certifications** – Check equipment for UL listing or other testing agency approval to ensure that it meets quality standards.
- **Detection Equipment** – Alarms can provide protection of the perimeter, area or object(s). Perimeter protection covers the outside surface of the building. Area protection covers an entire space or area, such as the inside of a building. Object protection covers a particular object, such as a safe.
- **Alarm System Monitoring** – Determine who is notified should the alarm activate. More complex systems offer a monitoring service that notifies the authorities when the system detects a burglar. Modern systems also have the capability of remote monitoring by the business owner using their smartphone or computer system.
- **Maintenance and Service** – Regular testing and maintenance is necessary to ensure the alarm system is functioning properly. Consult a security expert for advice on which system is best for the business. If an alarm system is functioning in the business, be sure to prominently display decals and signs.

Make It Difficult for the Burglar to Remove Valuable Items.

Even if your business does not stock valuable items, consider the money or checks routinely handled. Deposit large amounts of money in banks as soon as possible, but if you must keep substantial amounts, keep these in a safe for protection from burglars and fires.

- **Safe Classification** – Safes are classified as either fire resistive or burglary resistive and are rated for performance by Underwriters Laboratories Inc. Select a safe based on the values to be protected. Also, anchoring a safe in a well-lit area increases the possibility burglars would be noticed if they tried to open or remove the safe. Leave the door open when the safe is empty; otherwise, keep it locked at all times. Keep in mind that a common fire safe, including an older, unlabeled safe, offers little or no burglary protection – only fire protection.

Security – Maintain Control Over Access to Building Keys

- Keep an accurate record of those employees who have been assigned keys.
- Keep keys in a locked cabinet if possible.
- Make sure all shop, warehouse and office keys are the type that cannot be duplicated without the master.
- Change locks whenever an employee leaves or is dismissed, even if the keys are returned.



Crime (Continued)

Robbery Protection

Armed robbery is less likely than burglary, but it's a more dangerous threat to you, your employees and customers. Robbers choose targets that have cash readily available, accessible and have loose security procedures. Even with the best precautions, robberies can still occur.

- **Money Handling** – The best robbery prevention plan is to reduce the amount of money that is kept at the business. Making regular deposits will diminish the risk of robbery. Also, consider prohibiting transactions involving large bills during high-risk hours.
- **Emergency Exits** – Emergency exits should be equipped with a panic bar - style door that allows for free exit but keeps the door locked from the outside. These doors can also be equipped with an alarm that sounds if the door is opened.
- **Securing Doors** – Doors should not be left propped open by employees or customers. If employees need to go outside, the door should be equipped with a doorbell and peephole so the door can be closed until re-entry is needed.
- **Hold-up Alarms** – This type of alarm system is designed to notify the authorities when a robbery has occurred. Employees should be properly trained in the use of the system. Regular maintenance and testing is necessary to ensure it is functioning properly. Other protective measures are:
 - Closed Circuit TV or Video Recording Systems – Use of these types of systems provides a means to identify the robber. This may have a deterrent effect.
 - Employee Training – Advise employees what to do in the event of a robbery; for example, do not provoke the robber but cooperate and try to remember every detail that might help police.

Employee Dishonesty

Employee dishonesty could range from something as simple as under ringing cash register receipts to sophisticated bookkeeping and computer fraud. Your best defense against employee theft is to hire honest employees. Thoroughly screen all job applicants prior to employment and check references. Employees who are responsible for the finances of your business may require extra screening and controls when hiring.

- **Activate General Internal Controls** – Ensure no one employee is responsible for all phases of transactions involving cash and merchandise. For example, employees handling cash receipts should not verify the daily totals. Employees handling verification of receipts or bank deposits should not handle the receipts or deposits. Organize workflow so that the work of one employee acts as a check and balance on the work of another.
- **Restrict Access** – Individuals having access to company books or purchasing/paying duties should be limited, monitored and documented.
- **Rotate Tasks** – Change roles whenever possible. Carefully review all journal entries and be alert to large numbers of unnecessary entries. Consider hiring an outside CPA firm to perform an annual audit.
- **Secure Passwords** - Require employees to use secure passwords to access computers or networks. Have employees change their passwords on a monthly basis. Employees should log off the computer whenever they leave their work area.
- **Back up Important Records** – Make frequent backup copies of the accounting records and store them off-premises.
- **Keep Inventories Updated** – Conduct regular inventory audits of all property.



Business Personal Property

If you experience a loss, it's important to be operational as soon as possible. Protecting property, such as inventory, supplies and machines used in the business, are critical to avoiding interruptions of normal business operations.

- **Ensure adequate coverage** – This will help to repair or replace your damaged or destroyed equipment or property after a covered loss. Make sure to complete an annual inventory of the business property. Leased equipment should also be covered under your Business Personal Property coverage unless specifically covered by the leasing company. Include it as part of your business property inventory. If the property is mobile, Inland Marine coverage may be needed to properly cover equipment that is leased to a business.
- **Take security measures** – These should be considered especially when high-value merchandise is displayed. Expensive items that can be easily taken from your business are often targeted items. Having a concentration of valuable items located in one certain area can provide a would-be thief quick and easy access. After purchasing equipment, the serial numbers of each item should be recorded and stored in a safe place. Consideration should also be given to installation of a security system for additional protection of the premises. Having the alarm company's shield visibly displayed can also help to deter thieves.
- **Install surge and lightning protection devices** – These are available for use when there is a concern for property damage as a result of fluctuating electrical current and/or lightning strikes. Whole business surge protection devices, which are mounted in the electrical panel or meter used in conjunction with individual plug-in surge protection devices, provide a high level of protection for your electrical equipment.
- **Install lightning protection systems** – These provide a direct path for lightning to follow to the ground, and may also help prevent property damage and destruction in some instances. A qualified contractor should install lightning protection systems.



Business Auto Safety

Whether your business has an entire fleet of vehicles or you have an employee who occasionally uses their own car for work, proper management can help cut down on losses and keep your employees safer. Here are some recommendations:

- **Park your vehicles in a secure site** when not in use. It should be well-lit and the vehicle should be locked with keys kept in a secure location.
- **Perform regular maintenance** to make sure the vehicle is safe and roadworthy. Records should be reviewed by management to ensure maintenance is not missed.
- **Create a written safety policy** to set expectations for proper use of the vehicles by employees. Employees should be held accountable to all policies. Safety policies may address, but not be limited to, topics such as:
 - Compliance with local, state and federal laws and regulations
 - Seat belts and other safety equipment
 - Appropriate use of electronic devices, including cell phones, laptops/tablets, GPS devices, two-way radios, etc.
 - Minimizing driver distractions
 - Proper cargo and equipment handling
 - Impaired driving, including substance abuse
 - Use of the vehicle for personal purposes
- **Create a driver agreement** signed by each employee with driving responsibilities to ensure understanding of the safety policy. A copy of the signed, dated agreement should be kept in the employee's file.
- **Implement an extra review** for current employees and prospective employees who operate their own vehicle or a company vehicle for work. This should include obtaining motor vehicle records, conducting drug testing or requiring additional training as needed.
- **Conduct safety meetings** on a regular schedule to review topics in the safety policy as well as other safety and driver training issues.
- **Establish written policies** outlining company procedures for accident response, emergency equipment use and vehicle inspections prior and during use. The policy should outline expectations and hold employees accountable to the written policy.



Utilities

Another way to reduce potential loss and keep your business running as usual is to take a closer look at your electrical, heating and plumbing systems. Here are some tips for proper maintenance:

Electrical System

To reduce fire and shock hazards, your electrical system should be installed and maintained by a qualified electrician. The size of your system should also be adequate for your needs.

Fuses and Breakers

- Ensure electric panels are accessible and labeled.
- Use only the correct size fuses for the wiring it is designed to protect.
- Frequently blown breakers or fuses may indicate an overloaded circuit and should be inspected.
- Arc fault circuit interrupters (AFCIs) can be used to detect low-level arcing inside the walls of your business that could eventually lead to a fire.

Extension Cords

- Do not use extension cords as permanent wiring.
- Do not run extension cords under rugs or other floor coverings.
- Use the correct extension cord for the electrical need of the device it is servicing.

Receptacles and Switches

- Have proper covers for all electrical switches and receptacles.
- Contact an electrician if these devices spark or if they smell like they are overheating.
- Use all-weather fixtures and receptacles for outdoor use.
- Protect outdoor receptacles and any receptacles near a water source with ground-fault circuit interrupters (GFCIs).

Appliances and Tools

- Only use appliances and tools listed by a recognized testing laboratory.
- Do not use appliances or tools with exposed wires or frayed cords. Damaged cords should be replaced, and electrical tape is not an acceptable repair for damaged wires or insulation.
- Protect electrical appliances with surge suppressors.
- Contact your local utility company for information on a surge suppression system.



Utilities (Continued)

Heating System

Heating systems should be properly installed and regularly maintained to prevent fire and asphyxiation hazards.

Clearances

- Only qualified HVAC contractors should service heating systems in accordance with manufacturer's specifications.

Maintenance

- Regular maintenance is important for safety, efficiency and energy savings.

Chimney and Vents

- Ensure that chimneys and vents are installed properly and clear of obstructions.
- Proper chimney caps can also reduce losses from weather and pests.

Housekeeping

- Keep areas around heating appliances clean and free of combustible materials.
- Do not store flammable liquids or combustible materials near heating appliances.

Smoke and Carbon Monoxide Detectors

- Install smoke and carbon monoxide detectors on each level of your business.
- Test detectors monthly and replace batteries as needed.

Plumbing System

The plumbing system should be installed and repaired by a qualified plumbing contractor.

Protection

- Properly insulate pipes to reduce the possibility of freezing.
- Maintain heat in buildings.
- Check pipes regularly for signs of damage or leaks. This includes supply lines to washing machines, sinks, toilets, etc.



Employee Safety

As an employer, you have the responsibility to provide a safe working environment. If an employee becomes injured at work, your business will suffer. Consider taking the necessary steps to prevent potential incidents in different scenarios.

Machinery and Machine Guarding

From minor cuts and abrasions to serious lacerations, exposure to machine operations can be detrimental to life, health and productivity. Purchase machinery equipped with guarding or keep the guards on existing machines. Make sure employees are well trained to use them.

Your company must also:

- **Train employees** in the startup, operating and shutdown procedures to ensure that machinery is performing properly.
- **Inspect all mechanical equipment** for possible operating hazards before and after each use.
- **Mark any applicable age restrictions** that employees must adhere to. Examples include slicers or fryers in a deli.

Unavoidable circumstances and complications can occur with machinery. Employees should be trained on the following:

- Service and maintenance of machinery
- Lockout/Tagout procedures
- Reporting procedures for operating problems

Hazardous Materials

Chemicals and materials in the workplace can be hazardous and should have designated storage areas for chemicals. Even if your business does not use materials that are classified as toxic, the possibility still exists for items that could irritate, burn or cause an allergic reaction or injuries.

Safety Data Sheets (SDS) for all chemicals should be on file. It is the responsibility of the supplier to provide these sheets. SDS include important information such as:

- Chemical content
- Physical characteristics
- Health hazards
- Fire and explosion hazards
- Reactivity
- Cleanup procedures
- Required personal protective equipment

Personal Protective Equipment (PPE)

When the workplace cannot be made safer by any other method, personal protective equipment is necessary. PPE creates a protective barrier between the employee and the hazard. Make sure employees that are required to wear PPE are properly fitted and trained. Adequate supply should also be on hand for all applicable employees.

Protective equipment examples are:

- Safety glasses or goggles
- Gloves
- Boots
- Earplugs
- Hard hats
- Respirators

Emergency Basics

Sometimes, in spite of these efforts, employees may get an injury that requires immediate attention. Following are some guidelines to minimize reaction time during an accident.

- Have an adequately supplied first aid-kit available.
- Maintain an easily accessible emergency eyewash station.
- Keep a list of emergency numbers (e.g., local fire and police departments and Poison Control).
- Have someone on staff that knows how to perform CPR.



Employee Safety (Continued)

Ergonomics

Ergonomics can help boost productivity and remove potential risk factors in the workplace by making process adjustments that keep in mind the capabilities and limitations of the worker.

Employee Work Area

- Adjust the workstation chair so feet are firmly resting on the floor.
- Limit twisting and unnatural body positions by placing everything that is needed regularly in close proximity.
- Make sure that the visual monitor is positioned at a comfortable height, preferably at or just slightly below eye level.
- Position the screen to a comfortable level to avoid or eliminate any unwanted reflections.
- Set the contrast or brightness of the screen to better suit personal viewing.
- Adjust the armrests of the chair and the position of the keyboard so that they are in a neutral alignment: the arm, wrist and hand also take on a neutral position when typing.
- Perform simple exercises throughout the day to help reduce tension or stress.

Overexertion

Our bodies know when they have been pushed too far. Some manual lifting guidelines are:

- Know your weight lifting capacity.
- Push up against the object to be lifted to get an idea of how heavy it is before lifting.
- Ask for assistance when needed.

Adverse Conditions

When employees are subjected to work in adverse weather conditions, such as extreme hot or extreme cold, it can be uncomfortable and dangerous. Consider these precautions:

- **Heat** – Whether indoors or outside, weather conditions can be a major concern in the workplace. When exposed to excessive heat conditions, employees can experience heat-induced ailments, such as heat stroke, heat exhaustion and heat cramps.
- **Heat Stroke** – The body's temperature begins to rise uncontrollably because its ability to sweat is either temporarily impaired or has broken down altogether.
 - **Symptoms**
 - Skin is hot and dry, and typically red and blotchy
 - Confusion and/or convulsions
 - Loss of consciousness
 - **Preventive Measures**
 - Medical screening
 - Gradual acclimatization
 - Incorporate a work/rest routine
 - Cooled personal protection equipment
 - Continual monitoring of employees
 - Drink plenty of water
 - Drink sufficient amounts of fluid. Limit coffee, soda and energy drinks.
- **Heat Exhaustion** – The body's natural storage of water and/or salt is depleted.
 - **Symptoms**
 - Skin is clammy and moist; flushed complexion
 - Fatigue
 - Nausea and/or vomiting
 - Lightheadedness and/or headache
 - Increased pulse rate
 - **Preventive Measures**
 - Gradual acclimatization to working in the heat
 - Drink sufficient amounts of fluid that contain electrolytes, potassium, salt and sugar



- **Heat Cramps** – This type of heat-induced stress is the result of depletion of the body’s storage of salt and potassium. Muscle spasms in the arms, legs and abdomen are the major symptoms associated with this stress. To remedy or lessen the chance of getting heat cramps, consume commercially produced drinks that contain salt, potassium and electrolytes, and undergo training to become acclimated to the new working environment.
- **Frostbite** – This cold stress disorder starts out as a burning sensation in the extremities of the body. The parts most likely to be affected are the fingers and toes, nose, cheeks and ears. Some of the signs to watch for are blistering, discoloration of the affected area and a hindered response to touch. A health care provider should be notified at once if these signs appear.
- **Frostnip** – If an employee is suffering from this condition, he or she most likely has exposed skin that has turned white. There can be itching or pain associated with this disorder.
- **Trenchfoot** – Continuous exposure to cold and damp conditions can be the onset of this condition. When the feet are subjected to this kind of environment, they begin to tingle, itch, swell or experience pain. As with frostbite, there can be blistering, tissue death and a lessened sense of touch.
- **Hypothermia** – When the body’s core temperature drops to significantly low levels, it becomes a life-threatening condition. Symptoms include chills, pain in the extremities, fatigue or listlessness. Some of the signs to watch for are slurred speech, a slow, weak pulse, confusion, unconsciousness and a body temperature less than 95 degrees Fahrenheit.

Lifting Procedures

Practice the following techniques when lifting:

- Assume a stance that allows the feet to give a wide base of support.
- Bend at the knees to a squatting position. Do not bend from the waist, which puts the back in a vulnerable position.
- Keep the distance between you and the load at a minimum.
- Avoid twisting, jerking motions and lifting overhead.
- Lift only what you are capable of handling.
- Take your time. Lift, reach and carry carefully.
- Ask for assistance if it feels like or even appears to be more than a one-person job.

Note: With regard to all of the situations and conditions that were discussed, it is important that a physician is consulted or medical attention is sought before initiating any kind of treatment or first aid.



Extensions of Coverages and Optional Endorsements

While a typical business policy can provide broad protection, endorsements can be added to a Business Policy, or limits increased, to address your specific insurance needs.

Accounts Receivable – This endorsement covers the loss of sums that are uncollectable due to damage to these accounts caused by a covered cause of loss.

Backup of Sewer or Drain – Provides coverage for accidental direct physical losses to Business Personal Property at the premises described in the Declarations caused by water that backs up from a sewer or drain located inside the interior of the structure, including sump pumps, sump pump wells or any other system located inside the interior of the building designed to remove subsurface water.

Barbers, Cosmetologist, and Estheticians Professional Liability – Coverage applies to damages the insured is legally obligated to pay because of bodily injury or property damage arising out of the 1) rendering or failure to render professional service and/or 2) sale or distribution of goods and products in connection with the insured's profession.

Data Compromise – Endorsement provides a suite of coverages and services that enables an insured business to respond effectively when personal information in the insured's care, custody or control has been lost, stolen or inadvertently published. The Identity Restoration endorsement is packaged with the Data Compromise endorsement on the same policy when Data Compromise is purchased.

Identity Restoration – Coverage provides protection for costs incurred by the insured associated with restoring their Identity Fraud event. Case management services are also provided, if needed. The Identity Restoration endorsement is packaged with the Data Compromise endorsement on the same policy when Data Compromise is purchased.

Directors and Officers Liability – Coverage applies to the insured's legal liability resulting from certain wrongful acts committed by directors, officers and committee members.

Earthquake and Volcanic Eruption – Covers accidental direct physical loss to insured property caused by earthquake or volcanic eruption.

Employee Dishonesty – Coverage applies to direct physical loss to business personal property, money and securities caused by dishonest acts committed by employees.

Signs – Coverage applies to signs attached to a building (whether indoor or outdoor) and outdoor signs not attached to a building, on the described premises, owned by or in the care, custody or control of the insured. Increased limits are available if needed for your business.

Garage Liability – Covers the insured's legal liability resulting in bodily injury, property damage, advertising injury or personal injury arising out of the premises, operations or use of non-owned autos resulting from an automobile installation, service, repair, storage or parking business.

Garagekeepers Insurance – Direct Coverage – Accidental direct physical loss to vehicles in the insured's care, custody or control caused by comprehensive or collision damage whether or not the insured is legally liable for the loss.

Money and Securities – Coverage applies to the loss of business money and securities caused by theft, disappearance or destruction at the described premises, a bank or savings institution while being conveyed by an employee, armored vehicle or within the residence of an employee.



Property of Others – Coverage applies to personal property of others (other than personal effects) that is in the insured’s care, custody or control.

Spoilage – Coverage applies to loss of merchandise on the premises caused by temperature change resulting from specified causes. This coverage should be considered for any business in which temperature control is vital.

Utility Interruption – Loss of Income – Provides coverage for Loss of Income caused by the necessary suspension of your business due to failure of communications, water, natural gas or electrical service to the insured premises for more than eight continuous hours. The failure of service must be caused by a “specified cause of loss” and coverage applies up to the limit shown in the Declarations.

Valuable Papers and Records – Coverage applies to the expense to research, replace or restore the lost information on valuable papers and records, including those that exist on electronic or magnetic media, for which duplicates do not exist.

**Any examples provided in the above descriptions are for illustrative purposes only. All losses will be subject to the terms and conditions in your policy.

Specialty Coverages

Current State Farm Specialty Product Offerings (varies by state) – not available in Canada, New York, Massachusetts and Rhode Island.

Employment Practices Liability (EPLI) – Coverage for alleged wrongful employment practice – claims by employees against employer, such as discrimination, harassment and wrongful termination.

Technology Errors & Omissions – A professional liability policy designed for entities engaged in providing computer services and/or applications development.

Miscellaneous Errors & Omissions – A professional liability policy designed for entities engaged in the delivery of professional services.

Not-for-Profit Directors & Officers with EPLI – This policy protects the not-for-profit organization (e.g., civic, professional, charitable), and the people who serve it, who are often influential members of the community. Covers acts, errors, omissions, breach of duty and neglect in performance of duties.

Condominium & Homeowners Association Directors & Officers with EPLI – This policy can protect you from three very serious types of liability claims:

- **Directors & Officers Liability** – An act, error or omission, misstatement or misleading statement, neglect or breach of duty by the Organization or by the Individual Insureds.
- **Discrimination Against a Third Party** (someone who is not an employee or applicant for employment). Not available for Cooperative Associations.
- **Wrongful Employment Practice** (including discrimination, harassment, employment termination and retaliation).

Dentists Professional – This policy can protect you against liability alleging an error, omission or mistake in the performance of your professional service.

Architects & Engineers Professional – This policy can protect you in the event of a claim alleging a negligent act, error or omission in the performance of your professional services.

Accountants Professional – This policy can protect you in the event of a claim alleging a negligent act, error or omission in the performance of your professional services.



Disaster/Business Interruption Planning

While the chances of suffering damages from fires, earthquakes and hurricanes might seem unlikely, the survival of your business may depend on the preparation you take today. It is estimated that of the businesses that experience a catastrophic loss, many never reopen, more go out of business within two years and only few survive the loss.

Take steps to avoid business interruption

1. Prepare an inventory of the items and equipment used in your business. You may also want to videotape these items, and then store both the inventory and video in a safe location, away from your place of business.
2. Back up your business computer records at least weekly and store a copy of this information in a safe location off-site.
3. Keep a name and telephone number list of contractors or repair firms who could make emergency temporary repairs or board up windows should the building be damaged.
4. Consider where you could temporarily relocate your business in an emergency to continue operations.
5. Develop a list of key suppliers, creditors and customers you need to contact in case your business operations are interrupted.
6. Develop a list of your computer hardware and software, including model names and serial numbers. Also include the name of one or two computer equipment suppliers who could assist you in setting up in an emergency.
7. Keep a list of your insurance policies with your agent's name.

State Farm partners with the Insurance Institute for Business and Home Safety. Their website has a Disaster Planning Toolkit for business owners:
<http://www.disastersafety.org/open-forbusiness/>

Sample Property Hazards Checklist

Recognizing hazards, then taking steps to reduce or eliminate them creates a safer environment for employees, customers or tenants. The following checklist is a tool to assist you with your premises evaluations:

	Yes	No	NA
Crime			
Alarm system periodically tested and operational?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Video surveillance system installed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alternative entryways secured (e.g., skylights, ventilation ducts)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Valuable merchandise illuminated and away from display windows?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exterior doors reinforced and protected?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exterior illuminated at night?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exterior windows burglar resistant?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Landscaping trimmed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employees trained to handle emergency situations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Large amounts of cash handled/counted in public view?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe area illuminated or vault visible?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Checks stamped "For Deposit Only"?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash promptly deposited?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unscheduled audits of employee money handling?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
All entry keys accounted for?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Multiple employees working late hours?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fire Protection			
Smoke detectors installed and functioning properly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Smoke detector batteries regularly replaced?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interior standpipes or valves inspected regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sprinklers have protective guards to avoid damage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fire extinguishers in place and serviced regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Automatic sprinkler system tested?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employees instructed in proper use of extinguishers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flammable liquids stored in appropriate containers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
'No Smoking' signs posted?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property Protection for Business/Office Equipment			
Valuable papers stored in fire-resistive safe?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Backup data located offsite?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Utilities			
Electrical system installed and maintained by a qualified electrician?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electrical system of adequate size for place of business?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electrical panels readily accessible and labeled?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Correct size of fuses used?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ground fault circuit interrupters (GFCIs) installed where necessary?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cords have grounding prongs present if applicable?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Extension cords being used as instructed by manufacturer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appliances, equipment and tools listed by a recognized testing laboratory?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Surge suppressors protecting electrical equipment and appliances?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Filters, lint catchers, etc. are cleaned and serviced regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Carbon monoxide detectors installed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plumbing system installed and repaired by a qualified contractor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pipes properly insulated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Heating system regularly checked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Sample Property Checklist

Periodically checking your property or place of business is part of a good loss control/accident prevention program. Recognizing hazards, then taking steps to reduce or eliminate them creates a safer environment for employees, customers or tenants. The following checklist is a tool to assist you with your premises evaluations:

	Satisfactory	Unsatisfactory
Exterior		
Is your parking lot in good repair?	<input type="checkbox"/>	<input type="checkbox"/>
Are parking logs and speed bumps in good condition?	<input type="checkbox"/>	<input type="checkbox"/>
Are potholes, cracks and uneven places present?	<input type="checkbox"/>	<input type="checkbox"/>
Are sidewalks level, obstruction-free?	<input type="checkbox"/>	<input type="checkbox"/>
Does water drain away from sidewalks/parking areas?	<input type="checkbox"/>	<input type="checkbox"/>
Snow and ice promptly removed when necessary?	<input type="checkbox"/>	<input type="checkbox"/>
Are sidewalks and parking areas well illuminated?	<input type="checkbox"/>	<input type="checkbox"/>
Are natural gas meters, air conditioning units, etc. protected from vehicular damage?	<input type="checkbox"/>	<input type="checkbox"/>
Are signs securely fastened to your building?	<input type="checkbox"/>	<input type="checkbox"/>
Interior Conditions		
Are public areas clean, well-illuminated and unobstructed?	<input type="checkbox"/>	<input type="checkbox"/>
Is carpeting tight, smooth and free of tears and rips?	<input type="checkbox"/>	<input type="checkbox"/>
Are doormats flat, slip-resistant and clean?	<input type="checkbox"/>	<input type="checkbox"/>
Are mats periodically checked in bad weather?	<input type="checkbox"/>	<input type="checkbox"/>
Are stairs well-illuminated, clean and unobstructed?	<input type="checkbox"/>	<input type="checkbox"/>
Handrails present, tight and in good condition?	<input type="checkbox"/>	<input type="checkbox"/>
Changes in interior floor level, elevation marked?	<input type="checkbox"/>	<input type="checkbox"/>
Is emergency lighting present and operational?	<input type="checkbox"/>	<input type="checkbox"/>
Kitchen – Food Service Area		
Are floors mopped dry regularly?	<input type="checkbox"/>	<input type="checkbox"/>
Are floors swept regularly during business hours?	<input type="checkbox"/>	<input type="checkbox"/>
Are floor mats clean, flat and secure?	<input type="checkbox"/>	<input type="checkbox"/>
Is slip-resistant footwear worn by employees?	<input type="checkbox"/>	<input type="checkbox"/>
Are anti-slip mats present near deep fryers, drink dispensers, washing sinks, meat grinders and meat slicers?	<input type="checkbox"/>	<input type="checkbox"/>
Are floors in walk-in units clean?	<input type="checkbox"/>	<input type="checkbox"/>
Customer seats, tables, etc. in good condition?	<input type="checkbox"/>	<input type="checkbox"/>
Caution signs used to designate wet areas?	<input type="checkbox"/>	<input type="checkbox"/>
Are fire extinguishers wall-mounted and serviced annually?	<input type="checkbox"/>	<input type="checkbox"/>
Is emergency lighting present and operational?	<input type="checkbox"/>	<input type="checkbox"/>
Is kitchen equipment clean and well-maintained?	<input type="checkbox"/>	<input type="checkbox"/>
Are emergency phone numbers clearly posted?	<input type="checkbox"/>	<input type="checkbox"/>
Is trash regularly removed?	<input type="checkbox"/>	<input type="checkbox"/>

	Satisfactory	Unsatisfactory
Restrooms		
Are restrooms cleaned regularly?	<input type="checkbox"/>	<input type="checkbox"/>
Toilets, sinks, etc. in good repair?	<input type="checkbox"/>	<input type="checkbox"/>
Floor drain in case of water leak?	<input type="checkbox"/>	<input type="checkbox"/>
Is a log kept noting cleaning/inspection times?	<input type="checkbox"/>	<input type="checkbox"/>
Lighting and vent fan operational?	<input type="checkbox"/>	<input type="checkbox"/>
Handicap grab/assist bars secure?	<input type="checkbox"/>	<input type="checkbox"/>
Storage Areas		
Storage area clean, well-organized?	<input type="checkbox"/>	<input type="checkbox"/>
Combustible items kept away from furnace, water heater, etc.?	<input type="checkbox"/>	<input type="checkbox"/>
Flammable liquids stored in their original containers and properly labeled?	<input type="checkbox"/>	<input type="checkbox"/>
Are items at least 18" away from sprinkler heads?	<input type="checkbox"/>	<input type="checkbox"/>
Is the electrical service panel accessible?	<input type="checkbox"/>	<input type="checkbox"/>
Fire extinguisher available in storage area?	<input type="checkbox"/>	<input type="checkbox"/>
Pool Area		
Is the pool area fenced with self-closing, locking gates?	<input type="checkbox"/>	<input type="checkbox"/>
Are pool rules and emergency numbers posted?	<input type="checkbox"/>	<input type="checkbox"/>
Lifesaving equipment present?	<input type="checkbox"/>	<input type="checkbox"/>
Patio furniture in good condition?	<input type="checkbox"/>	<input type="checkbox"/>
Pool depth noted along the side of pool?	<input type="checkbox"/>	<input type="checkbox"/>
Electrical outlets protected by ground fault circuit interrupter (GFCI)?	<input type="checkbox"/>	<input type="checkbox"/>
Pool chemicals properly handled and stored?	<input type="checkbox"/>	<input type="checkbox"/>
Pool deck area treated with slip-resistant material?	<input type="checkbox"/>	<input type="checkbox"/>
Handrails and ladders secure and in good condition?	<input type="checkbox"/>	<input type="checkbox"/>
Playground Area		
Is equipment in good condition and well-maintained?	<input type="checkbox"/>	<input type="checkbox"/>
Is equipment free of sharp edges and protruding hardware?	<input type="checkbox"/>	<input type="checkbox"/>
Is the equipment and play area regularly inspected?	<input type="checkbox"/>	<input type="checkbox"/>
Is the ground surface under the equipment clean and well-maintained?	<input type="checkbox"/>	<input type="checkbox"/>
If the area is fenced, is fencing in good condition?	<input type="checkbox"/>	<input type="checkbox"/>

 State Farm® Date _____

Sample Incident Investigation Report

COMPANY NAME _____

LOCATION _____

DATE OF REPORT _____

NAME OF PERSON COMPLETING REPORT _____

- Describe where the incident occurred (e.g., Inside the entryway to building #4).

- Who was injured? (name, address and phone number). Taken to the emergency room or hospital?

- Date and time the incident occurred. _____

- Weather conditions (if occurred outdoors). _____

- Injured person's statement of what happened.

- Manager / Supervisor's statement of what was reported to them.

WITNESS DESCRIPTION

- Witnesses to the incident. Include employees and any other tenants or customers' names and phone numbers.

 State Farm® Date _____

Sample Vehicle Incident Investigation Report

Incident Analysis

What conditions contributed most directly to this incident? _____

What are the root or fundamental causes of the incident? _____

Was the incident a result of violation of established safety policies? Yes No

If yes, explain: _____

Are changes necessary in the operations or procedures to prevent this type of incident in the future? Yes No

Recommended Corrective Actions

Describe recommendations for corrective action(s): _____

Schedule or date for the completion of corrective action(s): _____

Primary Investigator's Signature

Date

Name (*print*)

Miscellaneous Information

Responding to Injuries/Incidents

Despite good management and controls, someone may be injured while on your property. Should this occur, respond in a manner that attends to the victim.

- Help the injured person to remain calm and contact emergency services if needed.
- Obtain the facts surrounding the accident.
- Note the condition of the person's clothing and footwear, in case this contributed to the accident.
- Determine if the victim has any physical impairment.
- Look for signs of alcohol or drug intoxication.
- If possible, take a photo of the incident scene as soon as possible.
- Fill out the incident report form located in this booklet, noting weather conditions, lighting, activity at the time of the incident, type of injury, etc. Add information on conditions of property, which may be related to the incident scene, as soon as possible.

Websites

www.statefarm.com – State Farm
www.sba.gov – U.S. Small Business Administration
www.alarm.org – Electronic Security Association
www.osha.gov – Occupational Safety & Health Administration
www.cdc.gov/niosh – National Institute for Occupational Safety and Health
www.asse.org – American Society of Safety Engineers
www.nfpa.org – National Fire Protection Association
www.fema.gov – Federal Emergency Management Agency
www.redcross.org – American Red Cross
www.lightning.org – Lightning Protection Institute
www.weather.com – The Weather Channel
www.disastersafety.org – Insurance Institute for Business and Home Safety

Phone Numbers

Police Department _____
Fire Department _____
Poison Control _____
Security Alarm Installer _____
Plumber _____
Electrician _____
Heating Contractor _____
Commercial Cleanup _____
Contractor(s) _____
Glass Company _____
State Farm Agent _____
Other _____

What is Loss Control?

Loss Control is an organized and continuous effort to help lessen the possibility of unforeseen losses and the impact of those that do occur, whether from fires, electrical surges, burglary or injuries.

Why is Loss Control Important?

Because costs can go way beyond dollars and cents, it is best to prepare for such circumstances before they happen. If someone is injured on your premises or property is damaged and stolen, you may wonder, What happens now? How do you recover? There may be investigations, meetings and the completion of necessary paperwork. Clearly, these situations can help you to understand just how important loss control is.

This Loss Control Guide is for general information purposes only. Because of the fast-changing environment of the internet, we are unable to guarantee that every Web address (URL) listed in this Loss Control Guide is active or accurate.

While the sources listed in this Loss Control Guide tend to be government bodies, professional organizations or businesses with relevant information, there is no guarantee that the information contained on the individual sites is current, accurate or reliable. We are not responsible for the content of any site and are not advocating or supporting any content or any entities associated with the sites listed.



Date _____

The information was obtained from various sources. We believe it to be reliable and accurate, however, we do not warrant the accuracy or reliability of the information contained herein. We do not endorse, recommend, or guarantee any products. The information is not intended to replace any manuals or other instructions previously provided by the manufacturer. Further, State Farm® makes no guarantees of results from the use of information contained herein. The information contained herein does not affect any policy contract. We assume no liability in connection with either the information contained in this material or the loss control suggestions made. Moreover, we caution that not every acceptable loss control procedure is contained in this material. When appropriate, you should consult a licensed qualified professional to perform various loss control measures.

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State Farm General Insurance Company
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