

Robbery precautions for retailers

Why do I need to consider this topic?

For all operators of retail businesses there is a risk of robbery and at the same time violence to their employees. How great the risk is may vary, not only according to what you sell and how much cash may be on site, but also what security precautions you take, and the location of your premises.

Note: This guidance is concerned with robbery from retail premises i.e. the theft which involves the actual (or threatened) use of force immediately before, or during, a theft of property from the business. This guidance does not cover shoplifting i.e. theft of stock by means of concealment or similar, nor precautions related to burglary i.e. a break-in whilst the premises are unattended. If you operate a petrol retailing business then please refer to our technical guide note "*Robbery precautions for petrol retailers*".

What aspects do I need to consider?

Periodic reviews of the precautions you have taken to reduce the risks to your business are always a good idea. If you are an employer then, to meet your legal obligations, you should already have had health and safety risk assessments completed, and where a hazard could not be eliminated, appropriate control measures put into place. The risk assessments (and control measures) should have covered the risk of violence to your employees.

From your experience of (or research into) the area, in which your premises are located, you should have formulated a good idea of the types of retail premises which are likely to suffer robberies, and most importantly which of those have incidents have been mostly likely to involve the use of violence and weapons, including firearms.

Some retail trades are more likely to suffer from robberies than others e.g. off licences, petrol filling stations, convenience stores, betting shops, chemists, sub-post offices, public houses' etc. Although robberies from retail premises do sometimes involve the theft of stock, it is usually cash that thieves are after.

When reviewing your security (for the robbery risk) make sure you include the following factors in your considerations:-

- Do your own experiences, and/or the local crime figures, indicate that the area in which your premises are located has a significant number of robberies in commercial premises each year?
- Does the nature of your business, i.e. what you sell, or the amount of cash you handle, mean that there is a significant risk of robbery?
- Are your premises open either in the evening or 24 hours per day? For those late night opening hours (if any) are you able to close the shop area to the public and conduct sales through a secure transaction window?
- The number and profile of sales staff on duty at any one time, especially overnight. Do you ever have only one employee in the shop?
- Do you have a recorded high resolution CCTV system?
- Do you have a remotely monitored intruder alarm (maintained by either an NSI or SSAIB approved firm) which has dual path signalling and at least one personal attack button in a concealed location?
- Is cash removed frequently from the counter or till area and locked inside a deposit model suitable safe?

- Does the safe include either a time lock and/or time delay facility (or anti hold-up coffer with such) or has at least two locks (keys to one being held by the cash collection company)? Are safe keys kept off site as much as possible?
- Do you keep the amount of cash on the premises to a minimum e.g. by frequent cash collection (by an SIA licensed firm) or frequent banking (at irregular times)?
- Is the shop counter and tills located well away from the entrance door? Do your tills have anti-snatch plastic guards with counter cache (cash) deposit boxes below them?
- Do you use (in your safe, tills, or ATM cash machine) one of the proprietary security products designed to dye stolen cash and issue coloured smoke as a deterrent?
- Where there is a high risk of a robbery involving firearms have you protected employees by providing the counter area with a suitable protective bullet resistant screen of appropriate handgun and shotgun resistance?
- For other shops (of lower risk) have you provided wide counters, doors (with access control locks) to reduce the risk of easy access behind counters (and into rooms with safes), and/or security glazing to counter areas e.g. using British Standard compliant glazing "*designed to resist a manual attack*" (See our separate technical guidance note on *Security Glazing*).
- Does the shop have a clear layout which gives staff a good all round view inside and through the front window?
- Do you have secure rooms, cages or cabinets in which the bulk of theft attractive stock can be kept?

What key actions do I need to take?

- Review your security arrangement and ensure that a suitable and sufficient health and safety risk assessment has been completed to cover the risk of violence to employees and customers.
- Ensure your employees have received training to cover your security procedures. Instruct them NOT to "have a go" in the event of a robbery, but to be co-operative, and NOT show hostility or reticence.
- For evening or night time opening hours avoid having only one employee present, unless they are within a secure shop (with night service window to customers outside) or behind suitable security glazing. Provide suitable access control locks to ensure stockrooms cannot be entered easily. Ensure fire exit doors are strong e.g. steel (ideally one approved under the Loss Prevention Certification Board LPS 1175 scheme) or steel clad (with hinge bolts) with an audible alarm to signal if door opened.
- Provide a recorded high resolution CCTV system in the shop. Consider having two image recording devices in use (one fairly obvious as a diversion and one hidden away) in case of tape etc theft by the robbers.
- Have a remotely monitored intruder alarm installed by either an NSI or SSAIB approved firm, with dual path signalling and at least one personal attack button in a concealed location to provide a silent alarm.
- If you have ATMs (i.e. cash dispensing machines) on your premises (or are considering them) make sure that you have advised your insurance broker. Do not allow ATM (cash dispensing) machines to be refilled when the shop is open for business. Note: This guidance only relates to the risk of robbery during business hours. It does not include guidance on the type of security which may be needed to protect ATMs from physical attack e.g. outside of business hours.
- Keep the amount of cash in the tills, safe and on the premises as low as possible. Have cash collected by an SIA licensed firm or bank your cash as often as possible to achieve the latter. Use plastic guards above till drawers and counter cache units below the tills to reduce the amount of cash it is easy to snatch. Avoid locating tills close to the shop entrance door.

- Use a deposit model safe, with time lock and/or time delay facility (or two key locks with one key held by the cash collection firm) in which to keep takings (until removed for banking). Display a deterrent sign to indicate that staff are not key-holders to the safe. Keep safes closed and locked. Avoid having a safe key-holder open or close the premises. Check with your insurance broker, before ordering a new safe, to ensure that it will be acceptable. For further advice see our separate technical guidance notes on "*Thinking about buying a safe*" and "*CCTV*".
- Seek advice from Police, before purchase, if you are considering installing devices which will dye stolen cash i.e. a banknote degradation system; also check with your insurance broker that what is proposed will be acceptable to the relevant insurance companies.

All technical guidance notes given herein are provided as information and general guidance only on risk management topics and are not intended to be advice for any specific requirements. Readers should seek further advice when dealing with their individual and particular situations. Beat Business Crime shall have no liability for any action taken as a result of and in reliance on the information contained in this document. The information contained in this document is correct at date of going to print and may be subject to change at any time. All rights reserved.