

## Is your Business at Risk from Thieves?

With the Christmas period looming takings will be up for many hospitality businesses across the country and there is no doubt, a higher risk of break ins and robberies. Not only are the day's takings at risk, there has also been a number of charity boxes stolen in recent years.

Smaller businesses can be prime targets for thieves wanting to steal small amounts of cash and it is more often the damage done to the premises and the fixtures and fittings during the break in that is of high cost to the business. Some unscrupulous thieves are even draining cooking oil from restaurants and takeaways as it can be converted into unregulated biodiesel.

### Security

Security requirements will differ for each individual business but you should at the very least have five lever mortice deadlocks fitted to doors and locks fitted to accessible windows. Don't forget to close those windows that you may have opened to let in some much needed fresh air. You may also wish to consider alarms, CCTV, grilles and shutters depending on the size of your business and for those premises in higher risk areas.

Don't leave large amounts of cash in your till overnight, ensure it is banked or invest in a good quality safe.

It is worth noting that although money in charity boxes is not covered under your insurance it may be worth emptying it more regularly or make sure it is hidden away from view outside of your opening hours. Many thieves are opportunists and could see a full charity box as easy pickings.



### Insurance

Although margins can be tight for business owners, as with your products and services the cheapest isn't always the best. More so if you are unfortunate enough that you have to make a claim, not having enough insurance cover could affect the amount you are paid under your claim or even you may not be covered at all and ultimately this could affect your business.

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There are many types of policies available and each business will have different requirements but it is worth considering the cost to replace any equipment with new, along with any stock and money that is stolen.

### Buying Business Interruption Insurance

If you are unsure as to whether you have adequate insurance cover talk to an expert. At Ryan's we will ensure that you have the right cover and should you need to make a claim will act on your behalf with your insurer to ensure that your claim is settled as quickly as possible.

For more information or for a quotation, talk to the Hospitality team today. We can also offer monthly payments to help you spread the cost of your insurance throughout the year.



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