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Measures to avoid loss of business properties by preventing thefts and burglaries

Overview

With crimes like burglary, theft and robbery in business establishments growing alarmingly in India, valuable business assets and properties are coming under increasing threats. Burglary and theft in office premises can lead to huge losses in properties running into lakhs of rupees.

We at Liberty Videocon General Insurance value the safety of your business property; and intend to suggest some precautionary measures to avoid losses resulting from break-in, burglary or theft in office premises. We sincerely hope that the safety measures suggested in this document will help prevent burglary at your business place, and keep your properties safe and sound.



Source: <http://newsfeed.time.com/2012/09/25/oregon-burglar-fails-asleep-while-robbing-a-house/>

Case Study

Van Driver Robs Cash Meant For ATM

An employee, two armed security personnel and a driver of a firm with contract for ATM replenishment and maintenance were on a routine exercise of replenishing cash at ATM centres in their company van. At one ATM centre, the employee and an armed security guard stepped out to load money into the ATM, while the second armed security guard and the driver stayed back inside the van. After a while, the second security guard felt thirsty and stepped out to fill water from a nearby cooler. Taking advantage of the opportunity, the driver, who was alone, drove away the van with the cash. Using the GPS tracking device installed in the van, the firm tracked down the vehicle, which was abandoned and the trunk containing the cash was found broken open.

Lapses & Learnings

- Two people should always be present to guard the cash.
- It is important to install GPS tracking device in every important commercial vehicle.
- During investigation, it was discovered that the driver was booked in a case of assault. The firm should have done background verification with the help of police.
- The firm should also have conducted psychological profiling of candidates to rule out criminal tendencies.

Repeated Burglary Attempts in Jewellery Shop

A jewellery shop, very close to a police station, was found burgled. The thieves, who entered the shop by breaking open its shutter, took away gold and silver ornaments worth Rs. 1.25 crore and cash of Rs. 1.5 lac. The shop had a safe locker, but still the jewellery was kept in display boxes, which the thieves found easily. According to the shop owner, this was a standard practice, but in reality, it showed lack of seriousness on his part. Also, Monday's collection money was not deposited in the bank; consequently, it got stolen on Tuesday when the shop was closed. The owner reported to the police that burglars had made two previous attempts on the shop where they had managed to break the locks but could not proceed further.

Lapses & Learnings

- Burglars had made two attempts on the shop in the past and were emboldened by the absence of precautions.
- Police blamed the shopkeepers for not taking security measures such as installation of anti-burglary alarm systems and CCTV cameras.
- The shop had a safe locker, yet, the jewellery was kept in display boxes, which the thieves found easily.
- Police concluded the theft was an insider job. It was found that the employee's background verification was not done.

Value of Property Stolen & Recovered During 2012 (in Rs. Lac)

Crime-Wise			
Crime	Stolen		Value Recovered
	No. of Cases	Value	
Robbery	26,631	29,096	12,957
Theft	3,29,840	2,20,583	77,686
Burglary	90,532	68,862	17,337

The Total Value of Property Stolen and Recovered in India during 2012:
Stolen Rs. 2,107,194 Lac
Recovered Rs. 1,41,793 Lac

City-Wise		
City	Stolen	Recovered
Ahmedabad	1,17,498	2,223
Bengaluru	8,826	4,034
Chennai	2,158	1,695
Delhi	1,43,936	5,443
Hyderabad	3,741	1,832
Mumbai	8,34,483	6,912
Pune	15,388	2,136

Source: ncrb.gov.in

Our Values • TRUST • DIGNITY & RESPECT • PASSION • AGILITY • COMMITMENT

For more Safety tips turn overleaf

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Precautions to be taken in office premises and work establishments to prevent incidences of break-in, burglary and theft:

Physical Security

- CCTV Cameras should be installed within and outside the premises that covers the road leading to the office / store, entrances, windows, ceilings as well as any other high risk area. Most importantly CCTV must be functional. 
- Install convex mirrors inside the store / office to ensure that employees can always see people in areas that might be blocked by display shelves, walls or other obstructions. 
- Remove any visibility obstructions. Trim bushes near windows, sidewalks, exterior doors, etc. Trees and bushes must not block lights.
- Install proper and bright lighting inside and outside the office or store. 
- Ensure a proper physical protection system with solid locks, quality fencing, gates and well-lit areas. 
- Ensure regular monitoring of a basic alarm system so that it can responded to when triggered. Replace old alarm systems and change the default company password after installation.
- Ensure offices have automatic interlinked locks for cashier cabins as well as security alarms.
- Employ reliable and well trained

security guards in offices duly armed with licensed weapons. Their personal details should be registered with the local police. Hire security guards not just during working hours but also during the night. Security guards should be responsible and more vigilant. 

- Install a swipe machine at the premises where security guards will have to swipe their card every hour at night and every swipe will get registered in the control room, to monitor if they are keeping proper watch.
- Set up back-up power supply.
- Install access cards for entry and exit in offices. Monitor the system to ensure that employees are not allowing other employees into the office area on one card swipe. The visitor must be escorted by an authorised employee inside the office area.

Employee Awareness

- Adhere to policies and procedures related to office closing, merchandise protection and other security related procedures.
- Train employees to make eye contact with customers in order to abort any sinister motives.
- Many a time the burglar studies the office contours or make a recce of the premises. Employees must be trained or coached to spot and report to their

security officer about any person lurking around suspiciously.

- Management should respond immediately when an employee calls for assistance.
- Ensure the cash drawers, safes and doors are secured at all times. Only authorised personnel should have access to cash room.
- Ensure deposit of cash in the bank is done in broad daylight and by a minimum of two employees.
- Employees should not share important passwords, locker keys, door keys with cleaners / office boys / guards, who are witness to the huge daily money transactions.

Operations Planning

- Reduce cash handling and limit the frequency of cash deposit.
- Conduct shop floor cash pick-up activities discreetly.
- Use drop safes like ATM-type cash chests.
- Conduct psychological profiling of candidates to rule out criminal tendencies.
- Register personal details of security guards with the local police and conduct their background checks.

To ensure optimum protection of business properties and assets from the risks of burglary and theft, all the mentioned security measures need to be strictly followed at business establishments and office premises.

T r i v i a

Gold Diggers: World's Biggest Bank Robbery (Fortaleza, Brazil)

The perfect, victimless robbery of The Banco Central at Fortaleza, Brazil on 8th August 2005, worth \$160 million, lays claim to be the world's biggest bank robbery. The thieves (between 10 and 20) had broken into the bank's vault after digging a 262 feet tunnel - paneled with wood, and fitted with electrical lighting and basic air conditioning - from a building, one block away from the bank. The tunnel, which took three months to make, reached the floor of the bank's 500-square-metre vault, where the thieves drilled through a metre of steel reinforced concrete. The gang robbed 3.5 tonnes worth of old bank notes - the serial numbers of which the bank kept no record of and hence were untraceable - and carried it out unnoticed through the front door, without being detected or triggering any alarm system. The total value of the heist was believed to be \$160 million (£40m). Only by late November 2005, thirteen suspects could be arrested and about 11 percent of the stolen money was recovered.



Source: http://media.port-network.com/picture/instance_1/141994_1.jpg

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