

# Preventing Losses When Closed

A jewelry business's exposure to crime doesn't diminish when night falls and the business is closed. In fact, two types of nighttime losses – burglaries and smash-grab-and-run losses – account for a large portion of the claims submitted by Jewelers Mutual policyholders.

To minimize your exposure to nighttime losses, Jewelers Mutual recommends a number of precautions.

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## Against Burglary

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1. Maintain proper key control. Limit the number of employees who have keys to your premises.
2. If an employee resigns or is terminated and has key access, change locks on doors and combinations of safes and vaults.
3. Install a burglary-resistant safe/vault which is listed by Underwriters Laboratories (UL). The value of the merchandise which you will store in the safe determines the quality of safe to purchase. Contact Jewelers Mutual or your agent for input before making a purchase.
4. When closed to business, store as much merchandise as possible in safes or vaults. Most nighttime losses involve jewelry left out of safes. Be sure to comply with the in-safe percentage requirement stated in your insurance policy. Merchandise left out of a safe should not be visible from outside the store. We discourage use of cloths to hide merchandise in showcases.



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5. Consider using a safe deposit box to store excess merchandise.
6. Install and maintain an alarm system which is listed by UL. The value of the merchandise which you keep on your premises and your location determine the type of premises and safe alarms which are necessary for your operation. Contact Jewelers Mutual or your agent for input.
7. Based on your store's security needs, consider using two different alarm companies: one company for perimeter protection, and the other for safe, vault and other interior alarms.
8. If the control unit for your alarm is governed by a shunt switch, update your alarm system to include a control unit which provides an entry/exit delay system. Such a precaution will prevent somebody from compromising your alarm system with a duplicate key.
9. Do not authorize your alarm company to approve any irregular opening of your premises when you are closed to business. If you must enter the premises during non-business hours, personally sign in at your monitoring station before entering your premises.
10. Make sure that your alarm system is maintained properly.
11. Test your motion detectors daily by checking the light indicators. Make sure your motion detectors provide the proper fields of protection and are set low enough to pick up intruders.
12. Install the control unit for your alarm system within a motion detector's field of protection.
13. Check the phone line which transmits your alarm signals. Is it easily accessible? If it is, find out if the line can be changed or if access to it can be limited.
14. Is the phone line which transmits your alarm signals easily identifiable? If it is, remove any tag or label which indicates the purpose of the phone line.
15. Never take an alarm signal for granted by assuming it is a false alarm. If your alarm system suddenly begins to malfunction, have the system checked by professionals. Don't be satisfied until they determine exactly what is wrong. If the system is not working, guard your premises personally or arrange for professional armed guards. (Professional burglars often sabotage alarms to observe a jeweler's response procedures or lull a jeweler into being lax about alarm malfunctions.)



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## Against Smash-Grab-and-Run

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Your alarm system will not stop a smash-grab-and-run burglar. Even an inexperienced criminal can smash a window or door and take merchandise displayed in showcases before police can respond to an alarm. The best way to prevent a smash-grab-and-run attack is to store as much merchandise as possible in safes or vaults and protect glass doors and windows with physical barriers.

1. When you close to business, remove all merchandise from show windows.
2. Store as much merchandise as possible in safes or vaults. The only merchandise that should be left out is bulky, nonjewelry items, low valued costume jewelry and inexpensive watches. Not even low-value merchandise should be left out if it is visible from the exterior of the store. The higher your in-safe warranty, the more credit you will receive on your jewelers block premium.
3. Install iron bars behind all glass windows and doors. Install bars inside the premises because then a thief first must break glass to compromise the bars. Of course, your glass should be monitored by your alarm system so that anybody who tampers with the glass will activate an alarm.
5. If it is not feasible to install bars behind your windows, alternatives are (a) installing a roll-down grate, or (b) replacing your plate glass with UL listed burglary-resistant glazing material, or (c) hanging a second pane of burglary-resistant glass behind the outside glass.

## Against Robbery

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1. After regular business hours, when you've closed to business and locked your doors, never reopen your doors (including to late-arriving customers).
2. When you leave your premises after locking the doors, carry a wireless alarm transmitter with you to your car.
3. If the police or alarm company calls and asks you to come to the store for any reason, ask for the caller's name and badge or ID number. Look up the correct phone number and call your alarm company or police. Do not leave your house or open your door until you have verified the caller's identification. This could be an ambush.



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For more information, please contact Jewelers Mutual Insurance Company at 800-558-6411.

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