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RISK INSIGHT

WILLIS RETAIL PRACTICE

SECURITY AND TERRORISM GUIDANCE FOR RETAILERS

Following a recent video released by militants calling for strikes on shopping centres – including Oxford Street and the two Westfield malls in London, the Mall of America in Minnesota and Canada’s West Edmonton mall – we have produced some guidance to assist with strategic security planning.

Having a robust plan is essential as any adverse publicity concerning the mishandling of a security or terrorist threat or incident can have lasting reputational and financial consequences.

REVIEW YOUR RISK ASSESSMENT AND SECURITY PLANS

When reviewing your risk assessment it is important to make sure you have as much input as possible. Involve your local police force and security personnel. This will ensure the risk assessment is suitable and sufficient and provides an objective view point which is not solely driven by your own business’ needs.

Remember to ensure that all necessary regulations are met, such as local planning permission, building consents, health and safety and fire prevention requirements.

Make sure plans are simple, clear and flexible, but also compatible with existing strategies. It is important to test these, ensure that everyone knows what to do and be confident that the plan works in response to various incidents.

You should consider:

- details of all the protective security measures that could be implemented, covering physical, information and personnel security
- instructions on how to respond to a threat or the discovery of a suspicious item or event
- a search plan, evacuation and assembly plans and details on securing your premises in the event of a full evacuation – the person responsible for security must have sufficient authority to direct action to this effect and develop and maintain such plans
- your business continuity plan
- a communications and media strategy (including handling enquiries from concerned family and friends).

You should also review the advice contained in your fire safety risk assessment documents regarding assembly and evacuation.

In practical terms, your security plan should include these core instructions:

- do not touch suspicious items
- move everyone away to a safe distance
- prevent others from approaching
- communicate to staff, visitors and the public

- stay away from the immediate vicinity of a suspect item, out of the line of sight and behind hard cover
- notify the police
- ensure that whoever found the item or witnessed the incident remains on hand to brief the police.

ENHANCE STAFF TRAINING AND COMMUNICATION

Reiterate, review and retrain – with high numbers of staff it is important to raise awareness and make sure that everyone (including cleaning, maintenance, contract and concession staff) is vigilant. Staff should be re-briefed to look out for unusual packages, bags or other items in odd places and people showing particular interest in sensitive, important or less accessible areas, and have the confidence to report suspicious items or behaviour. All staff should be trained in bomb threat handling procedures or have ready access to instructions, such as a bomb threat checklist.

Communication is key to reinforcing the above. This could include sending out memos to managers and using posters at entrance points and staff areas – regular and consistent communication means people are likely to be more vigilant.

COUNTER-TERRORISM SECURITY ADVISERS (CTSAs)

Someone should have clear responsibility for establishing contact with your local CTSA who can:

- help assess the threat, both generally and specifically
- give advice on physical security equipment
- arrange contact with emergency services and local authority planners to develop response and contingency plans
- identify trade bodies for the supply and installation of security equipment
- offer advice on search plans.

If a CTSA identifies any security vulnerabilities, he or she can alert the appropriate authorities (for example, the emergency services) that an inspection is necessary.

MAINTAIN GOOD HOUSEKEEPING

On a practical level this may mean the use of clear plastic bags for waste disposal, or establishing a procedure for checking the registration of contractors' vehicles. On a more strategic level this might mean ensuring an organisation's security system has an uninterrupted and regularly tested power supply.

All equipment, whether IT systems or fire extinguishers, needs to be regularly checked and monitored for interference.

Other points to consider include:

- avoiding the use of litter bins or at least reviewing the type used (for example, the size of their openings and their blast mitigation capabilities) and their location (for example, not placed near glazing)
- keeping public and communal areas clean and tidy (the same for service corridors, yards, fence lines and boundaries)
- keeping furniture to an operational minimum, to inhibit hiding devices
- locking unoccupied offices, rooms and store cupboards
- placing tamper-proof plastic seals on maintenance hatches
- pruning all vegetation and trees, especially near entrances, fence lines and boundaries to help surveillance.

CONTROL BUILDING ACCESS

A terrorist needs physical access to your building. In public areas this becomes very difficult to control so you should review and consider; enhanced monitoring of CCTV, heightened physical security and staff awareness, other means of entry such as staff entrances, delivery/collection points and maintenance access. Also consider who is gaining access, for example, temporary staff, contractors and delivery people. A balance must be found between business needs and effective security and any system must comply with relevant legislation.

You will also need to think about what would happen if the system broke down. Is there a system maintenance agreement in place? Your installer should provide system training and documentation, such as log books, audit controls and service schedules.

CCTV can be useful in helping to clarify whether a security alert is real, and therefore allow you decide on the most appropriate response – it is often vital in any post-incident investigation.

When planning the use of CCTV, you should consider:

- cost of installation and maintenance
- areas to be monitored
- lighting
- positioning of the camera
- transmission of the images from the camera to screen
- recording, replaying and copying of images
- changing and storing of recording media
- monitoring of images and responding to incidents
- security of the system
- regular maintenance and inspections.

Other threats to your premises could include the receipt of suspicious items which may come in a variety of shapes and sizes. Your local CTSA will be able to provide advice on risk assessment and the precautions you need to take.

ENSURE STRINGENT PERSONNEL SECURITY

Some external threats, whether from criminals, terrorists, or competitors seeking a business advantage, may rely upon the cooperation of an 'insider'. This could be an employee, a contractor or an agency staff member who has authorised access to your premises.

Personnel security policies and procedures limit the risk of staff or contractors exploiting their legitimate access to an organisation's assets or premises for unauthorised purposes, to carry out criminal activity ranging from minor theft through to terrorism.

Pre-employment screening establishes whether an applicant has concealed important information or otherwise misrepresented themselves and ensures they meet the preconditions of employment (such as if an individual is legally permitted to take up an offer of work).

KEY CONSIDERATIONS

- Review your risk assessment and security plans
- Enhance staff training and communication
- Establish contact with your local counter-terrorism security adviser (CTSA)
- Maintain good housekeeping
- Control building access
- Ensure stringent personnel security

ABOUT US

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The Willis Retail Practice has worked with customer-facing businesses for over 30 years and as a result we have a deep insight into the opportunities and challenges retailers face. Our team of retail-specialists work with retailers operating within all industry sub-sectors, including large international retailers. As part of a global broking organisation, the retail team is your connection to the wealth of expertise Willis has to offer. Our industry focus combined with our risk management, claims and insurance placement expertise means we are well placed to assist with both traditional and emerging business exposures.

To find out how we can support your business please do not hesitate to contact us.

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