

Preventing Losses When Open

Losses that occur when businesses are open account for two-thirds of the claims submitted by Jewelers Mutual policyholders. Shoplifting, grab-and-run theft, employee dishonesty, messenger losses, and armed robberies are among the most common types of crimes jewelers suffer during daytime hours.

Over 60 percent of jewelry-related losses are preventable. The following recommendations can help you prevent losses that occur while you are open for business.

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Opening and Closing

1. Alternate your times and routes when you go to and from work, the bank, lunch, etc.
2. Never open or close your business alone; someone should watch from a safe distance and have rapid access to a phone, preferably a cellular phone.
3. As soon as you enter the business, relock the door.
4. With the doors locked, remove valuables from safes or vault and arrange in displays.
5. Never open your doors to anyone who is not an employee while you are preparing to open or have closed. Robbers sometimes dress as employees of delivery companies, such as UPS, Federal Express or the Postal Service.
6. When it's time to close, first clear the business of all customers, lock your doors, and place as much merchandise as possible in safes or vaults.



Securing Your Store

1. Install pick-resistant locks on all showcases, wallcases and show windows. Don't use universal keys.
2. Secure showcase glass with metal clips and adhesive.
3. Inspect your showcases several times daily to be sure they haven't been tampered with.
4. Keep all display cases and windows keylocked during business hours.
5. Install a chime on your entrance to alert employees of customers entering and leaving your store.
6. Consider installing a one-way mirror in your store.
7. Design your floorplan so that employees have a clear view of the entire showroom.
8. Don't permit the public to use your restroom.
9. Do not display all of your high-value merchandise in one place; distribute precious items throughout the store in strategic areas away from entrances. Excess high-value items may be locked in a drawer or cabinet to remain out of sight during an armed robbery.
10. Install surveillance equipment: either a closed circuit television with a videotape recorder or a surveillance camera with recording capability. Change tapes routinely and keep them for at least four weeks before re-using them. Continuous videotaping is preferred to time-delay systems. Consider taping 24 hours a day. Replace tapes after re-recording 10-12 times.
11. Install holdup buttons, including the wireless type. (Know how and when to use them.)

Security and Your Staff

1. Have regular security meetings with your employees. View Jewelers Mutual's security videos. Train staff to be constantly alert to the possibility of being cased.
2. Review Jewelers' Security Alliance bulletins with employees and have employees initial the bulletins after reading them.



3. Train employees how to deal with armed robbers: cooperate completely, remain calm, strictly obey robber's orders (don't even raise your hands unless instructed to do so).
4. Exercise proper key control: never leave keys on hooks; limit the number of duplicate keys; restrict the number of employees authorized to have access to keys; and use wrist key holders.
5. Always ask salespeople, delivery people, etc., for proper identification before doing business with them.
6. Use pre-established code words to alert other employees of suspicious situations.
7. When discussing jewelry business, assure that your conversation cannot be overheard by others. Never discuss business with strangers or acquaintances who could use the information against you.
8. Immediately report all suspicious activity, including being cased, to the police.

Selling With Security

1. Station at least two employees on the sales floor at all times.
2. Wait on one customer at a time.
3. Show only one item at a time to a customer.
4. Never turn your back on a customer.
5. Strive to be constantly alert and don't be fooled by distractions, such as arguments, commotions, or people dressed in official-looking uniforms.
6. Keep every slot in display trays filled with merchandise or markers.
7. Require identification before showing high-value items.

Statistics show that more than 60 percent of the daytime claims submitted to Jewelers Mutual were reported by businesses which did not have surveillance equipment. This equipment can be a deterrent to robberies and other theft.



Camera systems are effective in deterring grab and run, sneak theft and employee dishonesty losses. They also are a great way for jewelers to prove how a "unexplained loss" really happened.

Adopting the prevention procedures outlined in this brochure will prevent loss of profits for you. Discuss the techniques with all store personnel. Feel free to call Jewelers Mutual at 800-558-6411 if we can be of help.



Coverage you can count on. People you can count on.