ARCH **RISK MANAGEMENT**

Retail - Risk Management Considerations

Whatever size of your business, your management responsibilities will include multi-disciplinary activities within the building itself and their impact upon people and the workplace. This includes responsibility for space management, building maintenance, administration and contract management.

These key considerations will help your business reduce risk in order to ensure the health and safety of anyone who works in/on, or visits the premises, including any associated vehicles used.

Key Considerations for Retail Businesses

1. Do you have a suitable and sufficient fire risk assessment prepared by a competent person? Do staff know what to do if there is a fire and how to evacuate the premises safely?
2. Do you have "adequate and appropriate" First Aiders on site?
3. Is their training up to date including, if appropriate, the use of defibrillators?
4. What training are staff given on how to properly lift, handle and carry objects to avoid back and other injuries?
5. How do you ensure that any grounds or land around your property are safe: this includes access and egress points for those with a disability; pathways kept clear and well lit; a clear separation of pedestrians and vehicles (especially around delivery areas and in carparks)?
6. Are you aware of, and have a procedure in place that adheres to, the legal requirements for dealing with waste?
7. How to safely manage outside areas?
8. What are the legal requirements for the disposal of waste?
9. Have staff been briefed on how to handle violence and confrontation within the workspace?
10. The above examples are for illustration purposes only, particular risks being specific to business needs and insurance underwritten.

Relevant eLearning modules include:

- ✓ Slips Trips and Falls
- ✓ Manual Handling
- ✓ Display Screen Equipment
- ✓ Managing First Aid
- ✓ Fire Safety
- ✓ Managing Stress (HR)
- ✓ Mental Health Awareness (HR
- ✓ Effective Questioning and Listening (HR)

The above are part of the current 23 eLearning modules available within the Arch Risk Management website.

Find out more

- Sign into the Arch Risk Management portal (available to all Arch eligible policyholders).
- Click the 'Key Risks' section for more detailed information and guidance.
- Learn about the health and safety issues that can impact your business, as well as all the resources, e-learning modules and support to enable you to manage them.

To register for Arch Risk Management, scan the QR code.

Pursuing Better Together®

Financial Strength Ratings Arch Insurance Company*

Standard & Poor's A+ STRONG

A.M. Best Company A+ SUPERIOR

*As of March 31, 2025