

Commercial / Retail Exposures

From convenience stores to restaurants, business owners who operate retail spaces must offer a safe environment for both customers and employees. There is a lot to consider, but you can rest easy knowing MMG Insurance is on your side. We're committed to helping you offer the best service and make safety a priority.

It's a Good Idea...

- To create a standard incident report with a checklist of items including: names of those involved, witness names and accounts and photographs of incident location.
- To develop an emergency procedures plan and review with employees on a regular basis.
- To schedule routine training for employees.
- To educate yourself on industry trends and best practices regularly.



At MMG Insurance, we are committed to helping you protect your piece of the world. We believe awareness, education, and preventative action are important tools in offering you the best service possible and that's exactly what we've provided to thousands of policyholders for 120 years.



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At First Glance: The Outside

The exterior can say a lot about your establishment and can also be an area that's often overlooked when it comes to proper maintenance. Keep the following in mind:

- Sidewalks and walkways should be well maintained.
- Where necessary, ensure handrails are in place and in good condition.
- Parking lots should be even with curbs marked and painted.
- Signage should be well-lit.
- Entrances and exits should be clearly marked and have appropriate lighting.
- Doors used for deliveries and disposal of garage should be locked when not in use.
- Emergency exits should be easy to access from the interior and exterior.

Keep a record of all maintenance, including snow and ice removal. Document weather conditions, date, time, and who completed the task.



We're Open. Come In!

Inside, it is important to identify possible hazards and reduce risk of injury or accident whenever possible.

- Keep aisles free and clear from any clutter.
- Clearly identify where patrons are not allowed.
- Use signage to mark any possible slip, trip, and fall areas such as ramps, raised doorways, or stairs.
- If installing any mats or carpets, secure properly to ensure they remain flat.
- Set a routine maintenance schedule for general housekeeping such as cleaning bathrooms.
- Keep a log of when maintenance is performed, including date, time, and who completed the task.
- Ensure there is a working fire sprinkler system and have it inspected and tested regularly by a professional.
- Check to make sure you have the right fire extinguishers and provide employees with training on how to operate them.
- Consider an audible door detector which alerts employees when a person enters the establishment.

Keep an eye on it. Installing surveillance equipment in high traffic areas may be a smart investment for your business. Ensure that any video is preserved in case of incident or loss.

Don't Forget: Roof Maintenance

Gutter and roof drainage systems are an important part of all roof systems and require proper maintenance. However, they are often overlooked and when they are not taken care of can lead to serious problems.

A well-cared for system can offer the following benefits:

- Proper water flow during heavy rain
- Reduced risk of interior water damage
- Conduit for melting snow in order to reduce the weight load on the roof

However, gutters and drainage systems that are not properly maintained can lead to:

- Accumulation of debris and decreased drainage function.
- Risk of interior water damage.
- Increased risk of ice dams and snow and ice buildup on the roof.

So how do you make sure your system is in good working condition? Follow these tips from the Insurance Institute for Business and Home Safety:

- Inspect and clean your roof drainage system at least twice a year; in spring and fall and after any roof-related contractor work.
- Regularly check for and remove any debris or standing water that may have accumulated.
- Keep trees trimmed and away from the roof.
- Ensure downspouts funnel water away from the building.

