

Store Supplement

What are the number, training, duties, and experience of the insured's workers?

What is the insured's layout?

What are the insured's hours of operation?

Does the shop have a sufficient number of display fixtures and racks? What is their condition?

Is merchandise weighted to prevent racks from tipping over if they are accidentally bumped into or while merchandise is being looked at by customers?

What is the level of housekeeping on the insured's premises? Are aisles, stairways, and walkways free of debris and clutter?

Has at least one employee been designated to regularly check the sales floor and straighten out messy racks, fixtures, or countertops?

Are workers instructed in proper lifting techniques? Are they taught to always lift, and then turn, and to never lift and turn simultaneously since this could lead to serious back injuries?

What accommodations have been made to reduce the risk of CTDs for workers who perform repetitive tasks?

Does the insured utilize staple or ticket guns (i.e., for attaching price tags) that are ergonomically designed?

Is the store equipped with any closed circuit video surveillance cameras?

Have workers been instructed on how to conduct themselves should a robbery occur? Employees should be advised to cooperate with the robber's demands, and any attempts at heroics should be strongly discouraged.

Have any workers been trained in first aid or CPR? Are First aid kits readily available throughout the facility?