

SOCIETY INSURANCE

CRIME PREVENTION FOR BARS AND RESTAURANTS

Bars and restaurants may accumulate a large amount of cash during daily operations, which makes them attractive targets for criminal activity.

Armed Robberies

A robbery can happen at any time, but anticipated settings and expected times — like opening and closing — are the most vulnerable. Armed robberies often escalate and can lead to serious injuries or death. Implement the following safety measures to mitigate the likelihood and severity of an armed robbery:

- Train staff to comply with demands rather than confronting robbers. The safety of staff and customers far outweighs the financial or property loss from a robbery.
- Cash on hand should be kept to a minimum.
- Deposits should be taken to the bank at varied times and through varied routes of travel. Deposit services can be contracted to pick up deposits, which better controls this risk.
- No one should be alone in a bar or restaurant if possible. Lone employees may be seen as more vulnerable targets for robbery.
- Employees should enter and leave the establishment using the “buddy system.” When opening and closing, one employee should check for security-related problems, while the other employee waits outside until they receive an all-clear signal. If problems occur during either opening or closing procedures, one employee should always be in a position to get help.

Employee Theft

Employees have the greatest opportunity to steal because they have access to the assets and are familiar with business operations.

One of the most frequent methods of employee theft of cash is by manipulating sales transactions. Inventory and deliveries should be monitored to ensure the proper stock is received, on hand and accounted for. Higher value inventory, such as liquor, should be locked in a secure area to prevent theft. Other means of employee theft include misuse of coupons, gift certificates, complimentary passes and credit cards.

To help prevent employee theft, criminal background checks should be conducted on any employee with access to the safe, deposits or keys to the building. Society Insurance partners with IntelliCorp to provide



policyholders with access to background checks at a discounted rate.

Violence

Incidents of violence can involve both customers and employees. They may range from verbal threats to use of fists, knives or guns. Violence can also be the result of street gang or drug activity, both inside and in the outdoor parking lot or patio areas.

The presence of a manager in the service area has been found to be effective in defusing and preventing potential acts of violence. Violent acts are more likely to develop and escalate when no one of authority is present.

Staff should NEVER get involved in violent acts. Find a safe place and call police to handle the situation.

Burglaries

Burglars are usually after money and inventory, but also steal iPads, point-of-sale (POS) system hardware and other electronic devices that are popular in bar and restaurant settings.

POS systems can be very expensive, so it is best to leave the cash drawer open and visibly empty to prevent an intruder from breaking the hardware to get the cash drawer open.

Intrusion detection alarm systems should be installed to deter burglars. These systems may have panic buttons that staff can use to quickly send signals to police that there is trouble without making a phone call. It may be a good idea to place a panic button in the cooler if it is designated for use as a safe room.

Find out more about crime prevention and other safety resources at societyinsurance.com or contact your local Society agent to discuss how the right insurance coverage can help protect your business.



Filling you up now so you won't be hungry later.
Small detail. **Big difference.**

Today's cut corner can easily turn into tomorrow's missing piece. That's why it's so important to invest in staying protected against the unique risks that restaurants and bars face. With forty years of experience in specialized coverage, we're prepared to handle those challenges so that you can focus on what's next. To learn more about how we deliver the small details that make a big difference, call 1-888-5-SOCIETY or find one of our agents at [societyinsurance.com](https://www.societyinsurance.com).