

You may think the chances of your restaurant being robbed are pretty slim. But today's reality is that robberies do happen . . . and they happen to restaurants just like yours. As a manager, you may have to deal with this reality.



**L.H. Brenner, Inc.
Insurance Specialists**

1412 Whalley Avenue
New Haven, Connecticut 06525-0155
Phone 800 487 2443
Fax 800 894 1758

Zurich Services Corporation

1400 American Lane
Schaumburg, Illinois 60196-1056
800 982 5964 www.zurichservices.com

Zurich Services Corporation
Risk Engineering



ISO 9001:2000

Quality-Assured Solutions Provider

The information in this publication was compiled by Zurich Services Corporation from sources believed to be reliable. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication, including any information, methods or safety suggestions contained herein. Moreover, Zurich Services Corporation reminds you that this publication cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these procedures insure coverage under any insurance policy.

©2006 Zurich Services Corporation

A1-16303-A (07/06) 06-1924

SUBWAY

ZURICH

Safe and sound

Restaurant robbery prevention tips



ZURICH

Restaurant robbery prevention tips

Although you can't always prevent a robbery, you can cut down on the possibility . . . and so can your associates. Zurich Services Corporation risk engineers can help you prevent robberies in your restaurant. We can also help to ensure that your associates know how to react if a robbery should take place in your store. That's why we're offering you these helpful tips.

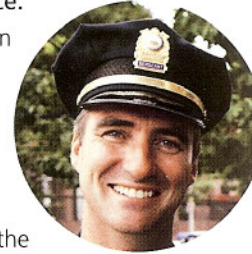
What can I do to prevent a robbery?

1. Pay special attention to your bank runs.

- Utilize armored car service whenever possible.
- If you must make your own deposits, don't keep a set schedule; vary your routine.
- Don't make it obvious what you are doing by using visible bank pouches.
- Keep an eye on the person making the transfers. Post emergency numbers near the phone, stay inside, make sure no one approaches or follows you and always lock your car doors.
- Choose a nearby bank, not one across town.

2. Make friends with the local police.

- Robberies are less likely to occur in locations frequented by police. Their presence could be a robbery deterrent.



3. Train your employees.

- The more your employees know, the safer they will be. Make sure they understand the procedures in this brochure, and make sure you follow two basic safety rules:
 - Avoid having only one employee on the premises at opening and closing.
 - Change the locks on a periodic basis and always after an employee with key access terminates employment.

4. Install silent alarms and closed-circuit television, which must be monitored.

5. Understand your neighborhood's crime statistics and provide additional security accordingly.

6. Ensure visibility to inside premises by providing clear windows and bright illumination.

7. Maintain access control — lock rear doors and limit access to backrooms.

What should I do if a robbery occurs in my restaurant?

Here are some suggestions you may want to consider if a robbery occurs in your restaurant.

1. Don't be a hero — cooperate with the robbers. Aggression by one of your employees could cause a passive robber to become violent.

2. Keep still; try not to make any sudden movements that might startle the robbers.
3. Give the robbers all available cash and tell them plainly what you're doing. (Regular cash transfers to a safe is another safety precaution.)
4. Always keep your hands in plain view; don't give robbers a reason to panic.
5. Attempt to notice all possible details about the robbers: hair color, clothing, height, voices, weapons, vehicles and anything else that might help the police.
6. Make sure the robbers have actually left the premises before making any moves. At that point, secure the building, call the police and don't touch anything.

It's up to you . . .

Remember, you share responsibility for your employees' welfare. Robberies can lead to injuries, property damage, loss of business and low employee morale. It's up to you to prevent robberies in your restaurant as much as possible and to make sure that, if a robbery does occur, you and your associates know how to react properly.

For more information, contact your local Zurich Services Corporation risk engineering restaurant safety representative, or call 800-982-5964.