



# Practical Risk Management Advice for Shops





**Retail businesses face various risks and hazards whether it be a small local shop, retailer on the high street or franchise salon in an out of town development.**

**This risk management guide is for people who work in or run shops, stores or similar environments and for people who provide close contact services, including hairdressers and beauticians.**

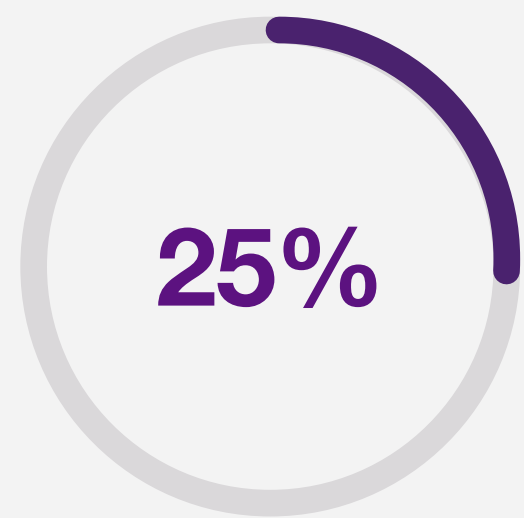
Obviously, this guide cannot deal with all the risks however, understanding and managing the most common ones can help you identify what parts of your business are most susceptible to the types of claims the retail sector most commonly faces.

We've created this guide to help you safeguard your business, employees and your customers.

## **Common risks covered in this guide**

# Electrical fires

## ? Did you know...?



**of accidental fires in the workplace are caused by faulty electrical appliances and leads.<sup>1</sup>**

## i Find out more...

[Find an NICEIC Contractor](#)

[Find an ECA approved contractor](#)

[Find a NAPIT registered contractor](#)

[Get information on BS 7671 IET Wiring Regulations](#)

[Learn about RSA's Property Risk Engineering services](#)

[Access HSE resources on Electrical Safety at Work \(UK\)](#)

[Access HSE resources on Electrical Safety at Work \(NI\)](#)

[Read the HSE guide on Electrical Switchgear Safety](#)

## 👍👎 Dos and don'ts

- Do make sure that installation and testing of fixed installations are undertaken in accordance with UK regulations (see Planning Ahead).
- Do make sure all non-critical electrical equipment is turned off and plugs are taken out when closing down the premises each night.
- Do examine portable electrical appliances regularly – at least yearly.
- Do ensure enough sockets are available – check outlets aren't overloaded. Avoid the use of multi-gang sockets.
- Do make sure anyone who works on or with electrical equipment has had suitable training, knowledge, experience and supervision.
- Do educate your employee about the risks of electricity.
- Do protect all cords with special covers when subject to foot traffic.
- Do keep equipment that uses heat or which could overheat well ventilated and not covered.
- Do ensure that any equipment brought by employees, hired or borrowed, are checked and maintained properly before use.
- Do regularly clean electrical equipment safely to reduce the build up of dust and dirt. Always switch off and unplug appliances before cleaning/adjusting them.
- Do remove any damaged or faulty equipment, wiring, plugs from the premises immediately.
- Do operate a permit to work system for anyone working on electrical installations.
- Don't use equipment if it appears damaged or faulty.
- Don't extend electrical cables beyond reach or run electrical cords through high-traffic areas, under carpets, or across doorways.
- Don't use an extension cord as a permanent source of electric power. Never connect multiple extension cords, also known as “daisy chaining.”

- Don't store any combustible materials near electrical switchgear, distribution boards and/or light fittings.
- Don't locate electrical equipment in close proximity to water.

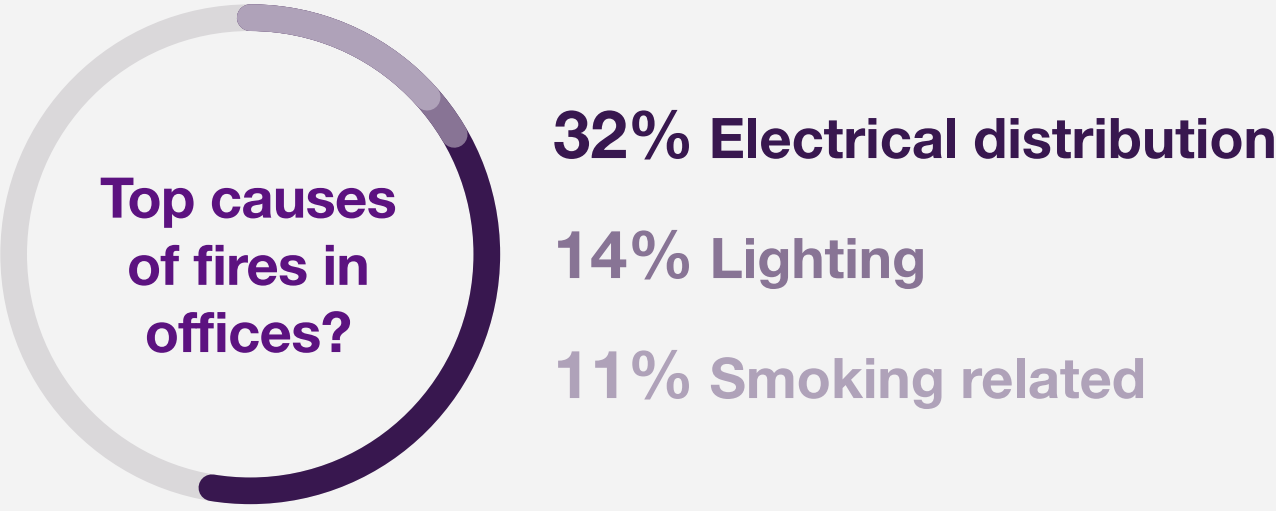
## ✓ Planning ahead

- Business owners and operators are responsible for the electrical systems and any electrical appliances in their establishment. This is governed by the current edition of the Institute of Engineering and Technology (IET) Wiring Regulations: BS7671. These specify a range of documentation that should be kept on site to record work on electrical systems (including maintenance). Inspection, testing and maintenance should be by a member of the National Inspection Council for Electrical Installation Contracting (NICEIC), Electrical Contractors Association (ECA), SELECT (Scotland) or similar approved UKAS accredited bodies who are regulated for commercial installations.
- Find out when your next periodic inspection is due and set a reminder. Keep a copy of your Electrical Inspection Condition Report together with written evidence of any remedial work completed afterwards.
- Routine checks of electrical accessories, cables and appliances for obvious visible wear and tear or damage can be carried out by an instructed person. An electrically skilled person is required to carry out all routine planned maintenance of equipment, periodic inspection and testing and any urgent repairs.
- All major electrical switchgear, major cable runs and key IT equipment should be subject to a programme of infrared thermographic surveys, preferable annually as a minimum. Full records should be available for review, along with records to show that defects have been rectified.

<sup>1</sup> Source: Government statistic

# Fire Safety and Risk Assessments

## Did you know...?



## Find out more...

[Fire Safety Risk Assessments – Offices and Shops](#)

## Dos and don'ts

- Do encourage good standards of housekeeping
- Do regularly check your electrical wiring and electrical equipment. Check for damage, that employees are using the equipment correctly and the equipment is being maintained in accordance with manufacturers requirements.
- Do turn off all electrical appliances at the end of the day.
- Do ensure there is a suitable fire detection and warning system in place. Make sure the systems are maintained, frequent tests are carried out and if the system is electrically powered has a back up electric supply.
- Do provide the appropriate number and type of fire extinguishers. Check that they are maintained and located close to the fire hazards.
- Do allocate designated smoking areas. Provide suitable receptacles so smoking materials can be disposed of safely. Regularly clear the area of dry leaves, paper cardboard boxes and other combustible materials.
- Do prepare a fire emergency plan so that everyone knows what to do if they discover a fire or hear the fire alarm.
- Do hold regular fire drills at least annually. Practice an evacuation, record what went well and what improvements are necessary.
- Do check that ventilation points and filters on machines and ducting are not blocked which could cause overheating.
- Do keep all fire escape routes and exits free of obstruction. Ensure fire doors are unlocked, emergency routes are clearly signed and well lit.
- Do inspect, test and maintain fire doors and their self-closing devices to ensure good working order.
- Do store hazardous materials such as cleaning products, sanitizers in approved containers and away from ignition sources.
- Do complete an Arson risk assessment. Any outside storage should be at least 10 metres away from buildings and other structures where possible.

- Don't store paper, cards and other flammable materials inappropriately e.g. under desks or next to potential ignition sources.
- Don't leave cooking appliances unattended whilst they are in use.
- Don't block or cover fire safety equipment such as smoke detectors, fire extinguishers or sprinkler heads.
- Don't wedge fire doors open. Fire doors are effective at holding back fire, heat and smoke but only if they're closed.

## Planning ahead

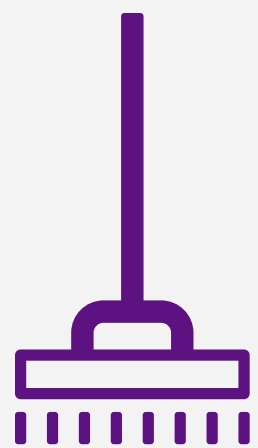
- A fire risk assessment is a legal requirement in the UK. If you are an employer, owner, landlord or anyone else with control of a commercial premises, it is your duty to ensure a fire risk assessment is completed by a competent person. It is recommended you engage professional support to help you carry out your fire risk assessment.
- The assessment needs to identify the fire hazards, the people at risk and you need to document what measures are in place that either remove, reduce or mitigate the risks. You need to consider all the people who use your premise (employees, customers and delivery drivers), remember to include those with special considerations such as the elderly and people with disabilities.
- The fire risk assessment should be recorded and reviewed every 12 months, or earlier if any substantial changes are made to the layout or use of the building.
- The information outlined in the fire risk assessment should be shared with all employees. All employees should be trained in fire safety. It is worth considering appointing a number of employees to become competent fire wardens.



# Housekeeping



## Did you know...?



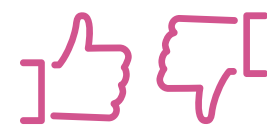
**The majority of trips are caused by obstructions in walkways.**



## Find out more...

[Causes and prevention - Slips and trips – HSE](#)

[RCG002 – Fire Safety Inspections Risk Control Guide](#)



## Dos and don'ts

- Do conduct documented periodic walk through inspections to help identify poor housekeeping hazards.
- Do keep aisles, corridors, stairways, fire exit routes and fire fighting equipment free from boxes and clutter.
- Do clear up spillages immediately and ensure cleaning is carried out thoroughly using the correct products and equipment.
- Do provide an adequate number of containers for waste disposal.
- Do store hazardous materials such as cleaning products, sanitizers in approved containers and away from ignition sources.
- Do store heavy items at the appropriate height, both in the stockroom and on display.
- Do ensure shelving and storage racking is secured to prevent them toppling over.
- Do introduce checks on the likelihood of merchandise falling from shelves.
- Do make sure shelves can hold the weight of stock.
- Do inspect and clean your fitting room and other areas frequented by shoppers.
- Do keep the shop and stock rooms tidy and free from trip hazards.
- Do remove combustible waste from the building daily.
- Do use appropriate safety signage or install barriers to restrict access to unsafe areas.
- Do create procedures for safe deliveries and collections.
- Do remove any combustible waste from the building daily.
- Do provide first-aid facilities, make sure equipment is fully stocked and in clean condition.
- Don't store combustible materials in boiler rooms, or next to ignition sources such as electrical distribution boards, heaters or electrical equipment.
- Don't store combustible materials, waste, flammable liquids or gas bottles against buildings. Combustible materials and waste (including idle pallets) should be stored in a designated at least 10 metres from any buildings and boundaries where possible, if this is not possible then maximise the distance away from the building and do not store under eaves.
- Don't keep broken or damaged items in the workplace, these must be fixed, replaced or disposed of as quickly as possible.



## Planning Ahead

- Good housekeeping should apply throughout the entire premises, indoors and out. It is more than mere cleanliness. It requires the avoidance of congestion, and attention to such details such as, an orderly layout of the whole workplace, adequate storage arrangements, and suitable provision for cleaning and maintenance. Poor housekeeping can frequently contribute to accidents and incidents by concealing hazards that cause injuries and damage. Good standard of housekeeping is also one of the most cost-effective ways of reducing the fire inception and development risks. It ranges from good layout of production and storage areas to the routine day-to-day matters such as the removal of waste.
- A sound method to ensure that housekeeping is acceptable is to prepare a check list to suit the requirements of the workplace and introduce a weekly housekeeping audit procedure. Once this has been developed, inform and train employees on the procedures.
- Instruct your employees to perform a housekeeping routine of their work area to keep on top of things and encourage them to report deficient conditions.

# Slips, trips and falls

## ? Did you know...?



## i Find out more...

[Health and Safety Toolbox: Slips & Trips](#)

[RSA Health & Safety Management Risk Control Guide](#)

[RSA Commercial Claims Slips & Trips Guide](#)

## 👍👎 Dos and don'ts

- Do conduct documented periodic walk through inspections to help identify and rectify slip, trip and fall hazards.
- Do clear up spillages and ensure cleaning is carried out thoroughly using the correct products and equipment.
- Do display slippery floor signs as soon as a wet hazard has been discovered.
- Do mark unexpected changes in floor levels, such as slopes and steps, with high-visibility tape or paint.
- Do set a dress code that covers sensible footwear, ideally slip-resistant.
- Do ensure staircases are provided with suitable and sufficient handrails.
- Do keep telephone and electrical cords/wires out of aisles and walkways.
- Do secure racking or shelving and anchor to the wall or floor to prevent furniture tip-over accidents.
- Do protect mezzanine floors with secure safety barriers and toe boards. Never lean out or jump from mezzanine floors.
- Don't locate towels or towel dispensers too far from sinks so that once people have washed their hands, they drip water across the floor when trying to grab a towel. Assign an employee to regularly check rooms to keep the floors clean and dry.
- Don't allow employees to stand on chairs, shelves, tables, buckets or other unstable objects to reach items.

## Ladders

- Do use external contractors or trained internal maintenance teams to complete work at height e.g. changing light fittings, installing shop displays and decorations.

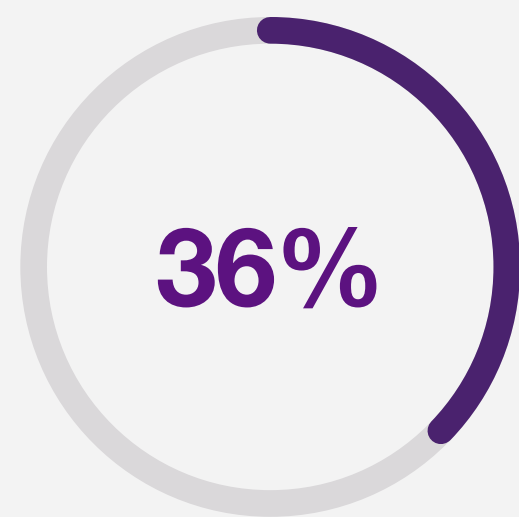
- Do perform and document a pre-check every time you use a ladder or step ladder to ensure it is in good condition, suitable for the job and safe to use. Maintain formal records of the ladder check.
- Do check the ground under the ladder is level and firm.
- Do maintain three points of contact with the ladder at all times.
- Don't allow untrained workers to use ladders.
- Don't use the ladder if feet are missing, worn or damaged, as the ladder could slip.
- Don't lean away from the ladder – keep your body centred between the rails of the ladder at all times.
- Don't use ladders near doorways and lock the door if necessary.

## ☑ Planning ahead

- Develop written procedures for handling spills and ensure they are reported and cleaned up immediately. Inform and train employees on the procedures.
- Maintain equipment to prevent leaks. Contain spillages from machines such as drinks vending dispenser, chiller cabinet, fridge, freezer.
- Repair or replace any worn or frayed carpets/cracked tiles.
- In high slip-risk areas, choose flooring that can cope with water and grease and still be non-slip. If there are any areas in your premises that are notorious for becoming slippery, consider purchasing slip-resistant mats. Safety mats are ideal for high-traffic areas and for entrances in bad weather.
- Ensure that you have suitable safety measures in place to check on the condition of retail furniture and fittings.
- Make sure there is adequate lighting to your premises, particularly in car parks and around steps, stairs and slopes.
- Sign up to weather warnings to alert you when external footpaths may need to be gritted or de-iced. Remove wet leaves that pose a slip hazard.

# Manual Handling

## ? Did you know...?



**HSE figures suggest that of all the reportable accidents every year around 36% of them will be manual handling incidents.<sup>5</sup>**

## i Find out more...

[Manual Handling at Work](#)

[Manual Handling Publications](#)

## 👍👎 Dos and don'ts

- DO check whether you need to move the item at all.
- DO avoid the need for manual handling if possible – use correct mechanical handling plant or lifting aid for the task and environment.
- DO ensure that any lifting equipment is regularly maintained and inspected.
- DO observe ergonomic posture when employees are carrying or moving loads.
- DO store regularly used items within easy access between knee and shoulder.
- DO provide information on the weight of heavy loads
- DO ask for assistance from a co-worker if products are too heavy or awkward to lift.
- DO consider the route, the height of the load and the starting position of the load to make sure there are no obstacles in the way; and check to see if there's space for the load at its destination.
- DO make sure when carrying objects that you can see over the load.
- DO push rather than pull manual handling equipment whenever possible, and lean in the direction you're going.
- DO break up loads to make them more manageable.
- DO raise the height of working platforms to reduce the need to bend or twist.

## ☑ Planning ahead

- Plan ahead and determine if the need for lifting can be minimised by applying good engineering design techniques.
- Manual handling risk assessments to be completed by competent persons. The assessment to cover all manual handling activities and tasks that present a risk of injury that cannot be avoided.
- Residual manual handling to be managed by assessment of each task which may require redesigning the task, altering shelving, changing layout of the premises, the provision of appropriate mechanical handling plant and/or lifting aids.
- Provide practical and technical training to employees in the proper lifting procedures with regular review and refresher training. Ensure that, for all training provided, employees sign to indicate that they have both received and understood the training. This should include any agency/temporary staff who may be used at your premises.
- Make sure you take account of the individual requirements of workers who may be especially at risk such as new or expectant mothers; people with disabilities; inexperienced new, young or temporary workers; older workers; migrant workers who may not have English as their first language.

<sup>2</sup> Source: HSE



# Security

## Did you know...?



**Tailgating is one of the most widespread security breeches affecting offices.**

## Find out more...

[Risk Control Guide - Security](#)

## Dos and don'ts

- Do assess the security risks to your company, its physical premises and employees.
- Do secure the premises with a monitored intruder alarm system.
- Do install high quality locks to all doors, windows and other points of entry.
- Do consider grilles or shutters to provide a solid barrier around the shell of the building to help prevent intruders gain entry.
- Do ensure that responsible and designated personnel, preferably two, are appointed to carry out opening and closing functions.
- Do implement safe cash handling and cashing up procedures.
- Do leave cash tills open and empty after trading hours.
- Do install proper lighting around the building's perimeter so the premises remain well-illuminated after closing.
- Do install a digital surveillance system to act as a visual deterrent.
- Do display signs where they can be clearly seen informing customers of limited cash holdings.
- Do consider the layout of the premises so employees have a clear line of site for the most theft attractive items.
- Do tag high value stock in the retail area or store items in lockable cabinets.
- Do limit the amount of high value stock on display in the retail area. Keep high value stock in locked security cages in store rooms out of public view.
- Do train staff on how to handle confrontational customers and what to do in a robbery.
- Do consider hiring security personnel during evenings and weekends when the building is unoccupied.

- Do conduct employee background checks.
- Do ensure there is adequate emergency communication facilities in place. (Alarm Panic Attack Buttons, concealed phones etc.).
- Don't allow the retail area to be left unattended.

## Planning ahead

Security measures can be considered in terms of three broad categories:

- Physical security
- Electronic security
- Human security

Some key points to remember when assessing or considering security measures are:

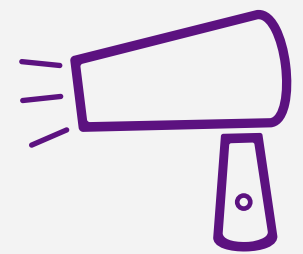
- Use specialist installers who are certified and approved by organisations such as National Security Inspectorate (NSI) or The Security Systems Alarms Inspection Board (SSAIB). They will install in accordance with the appropriate standard and with the manufacturer's guidelines.
- Integrate security measures so that they work together. This is why "layered protection" using suitable physical, electronic and human security measure is often the best approach to achieve a level of security commensurate with the risk. This should include integration with fire, health and safety, as well as cyber security measures.
- Ensure that security measures are commensurate with the risk and are managed and maintained regularly.
- Ensure that employees are trained in the use of security systems and know how to respond to activations.

<sup>2</sup> Source: Centre for Retail Research



# Health and Safety in the Salon

## Did you know...?



**45,000 hair and beauty businesses operate in the UK.**

## Find out more...

[HSE Guidance COSHH and Beauticians](#)

[HSE Guidance Blood Borne Diseases in the Beauty Industry](#)

[Hair and Beauty Industry Authority](#)

## Dos and don'ts

- Do clean down chairs, massage tables and workstations with disinfectant between each client.
- Do insist that clients take an appropriate allergy or sensitivity test before undergoing treatment e.g. 48 hours before colour treatments. Keep confidential records of the results and any action to be taken.
- Do complete a thorough consultation including a health questionnaire for beauty salon clients, and especially for new clients. Discuss requirements before agreeing on the service or treatment to be provided. Keep confidential records of the results and any action to be taken.
- Do provide disposable non-latex powder-free gloves (nitrile or vinyl) for employees when they are doing anything that may expose them to the risk of dermatitis. Gloves to be changed between clients. Encourage your employees to check their hands regularly for signs of dermatitis.
- Do provide height-adjustable massage tables, couches and chairs to ensure a comfortable working position for all employees.
- Do be aware of age restrictions on some treatments.
- Do consider treatment rotation to minimise repetitive movements.
- Do ensure sterilisation and disinfection of all tools and equipment to ensure complete destruction of any living micro-organisms, bacteria, fungi and parasites.
- Do insist on a dress code for all employees to ensure the right level of protection and hygiene is provided for the treatments being undertaken. e.g. Uniform, closed comfortable footwear, gloves, aprons, masks, goggles.
- Do provide clients with appropriate protection e.g. aprons, eye protection, masks, barrier creams.
- Do keep passageways, workstations, and stairs clear. Clean up spillages immediately.
- Do regularly check all portable electrical equipment, such as depilation equipment, sunbeds, wax pots, hair dryers, straighteners, nail lamps etc. Keep a maintenance log of all equipment.
- Do provide adequate sockets for all workstations. Instruct employees not to overload sockets.
- Do make a list of all hazardous products used in the salon, obtain hazard data sheets from the manufacturers. Complete the necessary risk assessments and train employees in the use of chemicals.
- Do use sterile single-use instruments wherever possible.
- Do make sure you have the appropriate licence to carry out each of your treatments.
- Do dispose of clinical waste (e.g. razors, needles) in specially marked containers.
- Do ensure that any items for sale such as electrical equipment or cosmetic products are safe and meet all legal requirements.
- Do consider applying for accreditation for your salon.
- Don't allow employees to carry out any beauty treatments unless they have received the appropriate training.

## Planning ahead

- Being the owner/manager of your own beauty salon means taking on the responsibility for both your employees and your clients' health and safety. There are lots of potential hazards from the range of treatments that you provide. Ensure you have a complete system for risk management and safety precautions in your salon which includes Fire, COSHH, health and safety risk assessments.