

Loss Prevention

Please route to:

- Owner
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- Service manager
- Office manager

Video security and surveillance cameras

Keeping an "eye" on your business

The "eyes" have it

Everyone agrees that you need to keep an eye on your business to be successful. Today's closed circuit video surveillance systems take this concept to a new level. The first thing that may come to mind is "those cameras should really help prevent car theft" or "these systems will really upgrade the security of our facility." While these statements may be true, better security is not the only benefit of having a video surveillance system protecting your business. Expand your thinking to include internal shrinkage, customer relations, lot damage, cash transactions and premises liability (customer slips and falls, etc.). But first, let's talk about how the equipment works and what new technology is available.

Going digital

Many businesses are phasing out standard analog technology in favor of more cost effective, higher quality digital video equipment. Digital Video Recorders (DVRs) are replacing Video Cassette Recorders (VCRs) as the preferred method for recording and storing camera footage. DVRs can store hours and days of footage on a single hard drive, and don't require frequent changing of costly tapes like VCRs in the past. The emergence of High Definition (HD) and specialty digital cameras available for every circumstance or application has also contributed to the move towards digital.

One significant feature of the newer technology is size; very small cameras can be used in so-called "covert" situations where you may not want anyone to be aware of its presence. Equipment features are virtually unlimited depending on your needs - and your budget. Software packages have been developed to program cameras to track movement and switch from color to black and white during evening hours to improve resolution. There are also programs available that connect to your cash register to record all transactions while simultaneously recording video.

Watch while you're away

Ever have that urge to find out what's going on at "the shop" on your day off or while you're on vacation? Now you can. Digital technology lends itself quite well to on-line, real-time monitoring. Connect to the internet from any desktop PC, laptop, or other internet capable device and watch your business, live online. Watch traffic on the service drive or lot, keep an eye on the cashier or monitor how employees interact with customers. What's more, cameras can be controlled from off-site locations so that you can pan, tilt or zoom in on whatever you prefer.

Beyond security

It was mentioned in the opening paragraph that a good video surveillance system will do more than provide an increased level of security. What else can they do? These systems can protect your business in many different ways.

Slips and falls are a problem for many of you – employees, vendors and customers falling on your property can cost you time (investigating, filling out claim forms, etc.) and money. Wouldn't it be nice to be able to investigate the incident immediately, determine if this is a legitimate injury, identify a cause and implement corrective measures? In today's litigious society, "staged" accidents are all too common and video evidence can be very advantageous to defending a case in court.

In an actual incident, a surveillance camera belonging to one of our policyholders was able to capture a break-in and theft of a stereo system from a customer's vehicle. The video tape was reviewed with the customer after he reported the theft to the service manager. Sure enough, right there on the tape, the thief was caught red-handed opening the car door and taking the stereo. The tape clearly showed the customer breaking into his own car. Obviously this "customer" made the decision to drop his claim.

These systems can also benefit you in the areas of internal shrinkage. Monitoring cash transactions, warehouses, service areas and parking lots are just a few examples. Cameras can be strategically located above cashiers to observe cash and credit transactions, as well as evaluate customer service. High value or "target" stock in warehouses or store rooms can be watched from a central location. Have problems with lot damage or pilferage? These losses generally come directly out of your pocket because most of the on-site "mystery" vehicle accidents (i.e. unknown persons backing into your vehicle or a customer's) and minor theft fall below your deductible. Many of our customers have found that a surveillance system greatly reduces these types of claims.

Expert planning

Robert Harper, President of ACS Electronic Systems, suggests planning and working with a security expert before purchasing or installing a video surveillance system. "I wouldn't work on my own car so I wouldn't suggest that your customers try to fix their own security problems," he said. Many issues deserve consideration, including:

- Consult with legal counsel before planning or installing any covert cameras – cameras should never be placed inside bathrooms, locker rooms, etc.
- Does the quality of the picture have to be good enough to stand up in court? If the answer is "yes," then pay close attention to the quality of the camera you are purchasing.
- Placement of cameras is critical – how much and what area do you expect the cameras to cover?
- What do you expect from the placement or view?
- Lighting is important – both exterior and at other critical areas such as entrances and exits.
- Cameras that automatically change from color to black and white at night will provide better image quality during hours of darkness.
- Be sure to "advertise" your security system with signage announcing that your property is under video surveillance – one primary goal of these systems is to deter criminal, unlawful or unscrupulous activity.

If you have any questions or comments, contact your Zurich account executive or the Risk Engineering Department at 800-821-7803.

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