

## Wholesaler



### Premises Liability

When clients visit your offices, showrooms or warehouse, have you ever thought about the fact that you are responsible for their safety? Here are a few tips to help you reduce risks and prevent accidents.

#### Railings and handrails

To keep everyone safe and secure, it is important that any and all landings, balconies, decks, porches or terraces have railings that are solid and in good condition. Indoor and outdoor stairs require stable, well-maintained handrails to prevent the risk of accidental falls that could cause injury.

#### Proper lighting

To enable people to safely and easily evacuate the premises in an emergency, it is essential to have signs with the word EXIT identifying emergency exits and the escape route to get to them.

Emergency lighting is also important to consider. It is advisable to install emergency lighting in corridors, stairways, emergency exits, and common areas to ensure enough light for people to get around in the event of a power failure.

We also recommend using outdoor lights in the area around the building, both for personal safety and building security.



#### Forklifts

If you have forklifts on your premises, you need to set up safe passageways for visitors to use in any areas where these machines are operated.

#### Winter conditions

In wintertime, it is important to promptly plow or shovel sidewalks, stairs, parking lots and any other areas that may be covered with snow, and to keep them free of ice. You want to avoid any possible risk to visitors, delivery people and employees.

If you have a showroom or warehouse that is open to the public, items that customers might handle must be displayed securely. For example, sharp objects need a sheath for the blade, electrical appliances should be disabled, sports equipment such as treadmills should be clearly marked "Do not use", and customers should not be allowed to serve themselves from shelves, handle large boxes, or use warehouse ladder.

### Product Liability

When you sell products, you have to consider the safety of the people who will use them. Keep in mind that you may be sued if a product is defective, does not work properly, or is not adequate for its intended use, to name just a few possibilities.

This consideration is all the more important for wholesalers in the business of aeronautics, food, automobiles/trucks, cosmetics, railway and marine equipment, medical and pharmaceutical, nuclear, petrochemicals, and public transit.

#### You need to:

- Obtain proof of product liability insurance from your critical suppliers;
- Practise good product quality control and keep logs of all control procedures;
- Demand certificates of compliance from your suppliers.

## Building and Contents

Protecting your building and the property inside is an important part of your financial security.

To help you protect your investment, we suggest the following actions to prevent water damage:

- Inspect your roof regularly to avoid leaks and make any necessary repairs.
- In warehouses, keep merchandise at least four inches above the ground.

To avoid loss or damage by fire, we recommend:

- Using a system of smoke detectors and a fire alarm. The premises will be better protected if the system is connected to a monitored alarm station.
- Having an automatic sprinkler system that will react quickly to an outbreak of fire and allow it to be controlled. For effective fire control, the system should comply with the latest NFPA standards and be selected with the following in mind:
  - o Water supply.
  - o Types of goods stored.
  - o Type of storage and heights of items and ceiling.

To check on the compliance of sprinklers and fire protection systems, a copy of the report on the sprinkler system's design and hydraulic calculations should be provided to your insurance company.

- Consider maintaining a minimum clearance of 900 mm (36 in) around electrical panels and transformers.
- If propane-powered forklifts are used for handling goods, keep the tanks – both full and empty ones – outside the building in a restricted area with locked wire mesh.
- Ensure appropriate ventilation if you use electric forklifts. The lead batteries contain sulfuric acid, which can accumulate inside the building and cause an explosion when it mixes with hydrogen gas and oxygen during recharging.
- Protect any unit heaters against accidental contact with forklifts.

To avoid theft and building damage caused by theft:

- Install a burglar alarm system with perimeter and volumetric sensors for complete protection.
- Protect all windows and other accessible glass entrances, using metal-mesh grilles or safety film approved by the Underwriters' Laboratories of Canada (ULC-S332-93), to make them more resistant to impact (for attempted burglary, vandalism, riot, etc.).
- Use a closed-circuit camera surveillance system to monitor the building's exterior and prevent intrusion.
- Install exterior lighting around the building.
- Protect and limit access to the yard using a fence and/or posts or pillars.



For more information,  
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