

Evaluating the Physical Protection Afforded by a Building

Unauthorized entry into buildings can be gained through building surfaces, such as walls, floors, and roofs, as well as the more conventional openings, such as doors and windows. Factors that should be considered in evaluating the vulnerabilities of walls, floors, roofs, and accessible openings to unauthorized entry include:

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| Walls | Yes | No | N/A |
|--|--------------------------|--------------------------|--------------------------|
| Are exterior walls of such construction that they would be difficult to penetrate? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are there structures, building alcoves, or overgrown foliage that could provide the burglar with cover to attack the walls without fear of being seen? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Should consideration be given to providing burglar alarm protection to exterior walls? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Is there adequate outside lighting that may serve as a deterrent to burglary? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are exterior lighting fixtures protected against breakage? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| Floors | Yes | No | N/A |
|--|--------------------------|--------------------------|--------------------------|
| Is the building of such construction that the floor is readily accessible from underneath? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the floor of such construction that it could not be easily penetrated? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are basement doors of substantial construction and protected with ironwork, such as gates or bars, installed on the inside behind the door? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are basement windows protected with ironwork, such as burglar screens or bars, installed on the inside behind the glass? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are padlocks that are used to secure sidewalk openings of substantial construction and do they have hardened shackles to resist sawing or cutting? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Do padlock hasps have a hardened staple and are they solidly mounted? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| Roofs | Yes | No | N/A |
|---|--------------------------|--------------------------|--------------------------|
| Are there equipment or structures, such as a ladder or fire escape, that could be used by a burglar to access the roof? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the roof of such construction that it could not be easily penetrated? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are skylights, air vents, and other roof openings protected by a grille or burglar bars, or otherwise secured? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Accessible Openings | Yes | No | N/A |
| Are side and rear doors made of solid-wood or steel construction and installed in reinforced steel frames? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are glass panels on side and rear doors made of burglary-resisting glazing material that is listed by Underwriters Laboratories Inc. (UL), or backed-up by such material? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are all exterior doors provided with deadbolt locks that have at least a one-inch throw? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are side and rear doors provided with supplemental protection, such as a gate, police bar, or four-point locking device? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are outward swinging doors provided with hinges that have non-removable pins? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the front of the business (entrance and show windows) protected by a roll-down grille or ferry gate (if aesthetics are of concern, the grille or grate can be installed on the inside of the premises behind the glass surface)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are side and rear windows protected with ironwork, such as burglar screens or bars, installed on the inside behind the glass? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are there equipment or structures, such as a ladder or fire escape, that could be used by a burglar to access an upper-story window? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Great American Insurance Company and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them.

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