

Parking Lot Exposures and Control

Parking lot operations present significant exposures to employees as well as the general public. These exposures include: Highlights of the Standards include the following:

- Pedestrian Traffic
- Vehicle Traffic
- Crime: Theft of vehicles and/or contents; vandalism, assaults, robberies and other violent criminal activity
- Miscellaneous Exposures: Lakes and fountains, kiddie amusement rides, playgrounds, special events such as flea markets, fare, ect.

To assist with the reduction/elimination/control of parking lot exposures, the following guidelines should be an important part of the overall facility safety and security concern.

1. Pedestrian Traffic

- Sidewalks, ramps, roadways and other pedestrian walkways should be safely designed and well maintained.
- Pot holes, broken and cracked pavement should be repaired promptly.
- Trash and other debris should be picked up and removed on a regular basis.
- Smooth (polished) surfaces that become slippery when wet should be treated to reduce their slipperiness.
- Poorly drained areas should be corrected permanently.
- Building gutters that discharge on walkways should be redirected.
- Snow and/or ice accumulation should be removed promptly.
- Walkways should be well-marked and adequately illuminated.
- Handicap accessways should be provided and properly identified.
- Suitable handrails should be provided where necessary.
- Sidewalk curbs and other walkway differences in height should be highlighted by painting yellow.
- Dumpsters, compactors, and other equipment should be located away from pedestrian walkways.

2. Vehicle Traffic

- Parking surfaces should be properly marked to identify traffic flow, pedestrian crossings, and parking spaces.
- Standard traffic control devices (signs, signals, etc.) should be utilized. Entrances and exits should be clearly marked.

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- Adequate illumination should be provided throughout the area. Preferably, automatic timers (light sensitive devices) should be provided to activate lights.
 - Parking lot operating hours and speed limits should be prominently posted.
 - Curbs or bumper blocks (properly spaced, anchored, and highlighted) should be provided around buildings, walkways, and fixed objects (such as transformers, gas regulators, hydrants, etc.)
 - Parking spaces should be wide enough to avoid undue damage to parked vehicles.
 - Vendors should be given special instructions as to delivery routes and permitted hours of delivery.
 - Designated areas should be provided for customers to leave shopping carts. The area should be fenced to prevent carts from rolling into vehicles. In addition, an employee(s) should periodically collect shopping carts from the parking lot and return them to a designated, safe area.
 - A program of periodic inspection of parking lots should be established.
3. Crime
- Adequate dusk to dawn lighting should be provided.
 - Parking areas should be enclosed with a minimum seven feet high man-proof fence.
 - Security force should be provided to control access in and out of and patrol parking areas.
 - Bushes, hedges, and other obstructions that could provide a hiding place for would-be criminals should be removed or trimmed.
 - Provide employee or security escort to and from parking areas upon request.
 - Install closed circuit TV cameras to monitor parking lot activity.
 - Arrange for periodic patrols by local police departments.
 - A program of periodic inspection of parking lots should be established.
4. Miscellaneous Exposures
- Adequate fencing with self-closing and locking gates should be provided for any lakes or fountains.
 - Electrically-powered amusement rides should be properly grounded. Power cord insulation should be kept in good repair.
 - Playground equipment should be wellmaintained, and free of rough and sharp surfaces. Playground surface area should be sand, wood chips, or other “soft” material to cushion falls.
 - Additional security and traffic control should be provided during special events and other seasonal parking lot operations “peaks”.
 - Certificates of Liability Insurance, having limits equal to or greater than those of the parking lot operator, should be obtained from all special event promoters and outside group users of the parking lot.
 - Plans should be established to secure proper assistance (police, fire department, ambulance) when needed. “Fire lanes” around building should be properly marked and kept clear at all times.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to simply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.
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