

Fights, theft, and vandalism are all unfortunate responsibilities of a business owner. In addition to security and staff training, having a surveillance system installed is one thing that can protect you from a possible lawsuit that could potentially shut down your entire operation.

INTERESTING FACTS



Some cities have passed ordinances that require new alcohol licensees to install surveillance cameras before the establishment can officially open for business.

Be sure to preserve surveillance tapes for at least **three years** and store the footage on a thumb drive, hard drive or back up to the cloud.



Even if you're a small operation, there are various surveillance systems on Amazon starting at \$35 that would help keep you from going out of business!



WHAT YOU NEED TO KNOW ABOUT KEEPING YOUR SURVEILLANCE FOOTAGE FOR CLAIMS AGAINST YOUR BUSINESS

75%

Roughly 75% of our policyholders do not preserve their surveillance tapes after the claim has been reported to our team. Failure to save video can increase the payout of a claim up to \$200,000 per claim.

IF something happens at your establishment, you should review and safeguard the surveillance tapes until the statute of limitations runs out, which is usually around three years.

IF you are aware of any incidents such as the police were called, a fight happened in the establishment, or a drunk driving incident - these are situations where we look to you to provide us that surveillance footage during the claims process.

We recommend testing your surveillance system regularly to ensure that your system is functioning and working correctly.

Surveillance footage is evidence. Policyholders can face harsh penalties if evidence is lost, destroyed or erased following an incident.