# **ROBBERY CHECKLIST**

# Jewelers Mutual®

GROUP

#### **BEFORE** THE ROBBERY

Ц	up to date
	Decide who will do the following if a robbery occurs:
	<ul> <li>□ Lock the doors</li> <li>□ Call the police</li> <li>□ Care for the injured</li> <li>□ Protect evidence until the forensic team and evidence technicians arrive</li> </ul>
	Role play or rehearse these jobs and duties with your staff
	Never chase or follow the robber out of the premises
	Make sure emergency telephone numbers are accessible and the notification policy is clearly established
	Prepare an emergency response kit including the following:
	$\square$ A call list of all important phone numbers
	☐ Bottled water
	☐ A first aid kit
	☐ A disposable cell phone and charger. If all cell phones are taken and phone lines are inoperable at the location you will still be able to make important phone calls

## **AFTER** THE ROBBERY

Look for a getaway car, ONLY if it is safe to do so
Lock all doors to prevent the robbers from re-entry
Call 911 or your local law enforcement immediately, even if a panic button or silent alarm has been activated
Advise the dispatch center of any injuries so they may dispatch appropriate medical assistance
If possible, provide the dispatcher with the following:
$\square$ The time of the robber's departure
☐ Their physical description
☐ The direction they were heading
☐ Method of travel
Remain on the line with the police or dispatcher until you are instructed to hang up

☐ Never chase or follow robbers out of the premises

### **AFTER** CALLING THE AUTHORITIES

- Care for anyone who was injuredStop all normal business operations a
- ☐ Stop all normal business operations and do NOT let anyone inside your business, except for emergency responders and local law enforcement
- ☐ Preserve any potential evidence
  - ☐ Protect the scene of the crime
  - $\hfill\square$  Do not touch anything the robber may have touched
  - ☐ Keep people out of the crime scene area
- ☐ Do not discuss the details of the robbery with witnesses or associates
- $\square$  Write down the description of the robbers
- ☐ Do not compare notes with others until police have conducted interviews of witnesses
- ☐ Ask witnesses to remain until police arrive
  - ☐ If they are unable to stay, obtain their names and all contact information

- ☐ Notify your insurance agent, broker, or carrier.
- ☐ Contact any other individuals who may need to be contacted (store management, owners)
- ☐ Do not discuss the crime with any outsiders until police give permission to do so
- ☐ Refer any/all questions to the police
- ☐ When the police arrive, step outside the store to they will know the robber is gone and you and your associates are safe
- ☐ Do not disclose or estimate how much value was lost in the robbery unless absolutely necessary
- ☐ Assist the investigating officers in every way possible
- ☐ Cooperate with the police by doing the following:
  - ☐ Being available for interviews
  - ☐ Identify suspects if asked to do so, and if you can do so with a reasonable level of confidence
  - ☐ Appear in court and give evidence when asked to do so

Coverage is subject to underwriting review and approval, and to the actual policy terms and conditions. Any descriptions are a brief summary of coverage and are not part of any policies, nor a substitute for the actual policy language.

Coverage is offered by a member insurer of the Jewelers Mutual Group, either Jewelers Mutual Insurance Company, SI (a stock insurer) or JM Specialty Insurance Company. Policyholders of both insurers are members of Jewelers Mutual Holding Company.