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About Markel's Risk Solution Services team

Risk Solution Services provides technical insight related to existing and potential insured risk at Markel. The team partners with our customers, claims, and underwriters to educate on both current and future risk trends and supports our clients with a broad offering of risk management solutions.

E-mail our team at risksolutions@markel.com.



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Design for safety

No one wants to be a victim of crime. It can have a negative impact on you, your business, and your customers. It can also have an impact on your insurance costs through increased premiums and higher deductibles. Although there is no way to prevent crime entirely, crime prevention through environmental design (CPTED—pronounced "sep-ted") can help. This safety quide provides information and tools to help you take positive steps toward crime prevention.

What is CPTED?

CPTED is a way to design and build your physical environment so that it positively influences people's behavior and reduces crime. People who use CPTED-designed areas perceive them as safe, and would-be criminals see them as highly risky places to commit crimes.



CPTED defines your physical environment as your property and facilities, as well as your use of landscaping, signage, and lighting. You can apply CPTED principles to both new and existing facilities. You can start applying CPTED concepts to your business right now.

CPTED's four principles

According to the nonprofit National Crime Prevention Council, CPTED has four basic operating strategies:

- Natural surveillance
- Access control
- Territorial reinforcement
- Maintenance and activity support

Natural surveillance

Natural surveillance is the placement of physical features, activities, and people in such a way as to maximize visibility. Take a close look at your facility—if you can find places to hide, so can intruders. Here are some quidelines to follow to

maximize visibility:



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- Keep the lights on: Keep lights on inside and outside of your facility, and at your front and back doors. Make sure lights overlap so there are no blackout spots. Lighting is one of the most economical and effective forms of crime prevention. Keeping the lights on keeps crime out!
- Trim trees and shrubs: Keep trees and shrubs trimmed, especially those located near your doors and windows.
- Maintain plantings at the right height: Trim shrubs to under 3 feet in height, and prune the lower branches of trees to at least 7 feet off the ground.
- **Clear clutter:** Keep windows free of clutter, signs, advertisements, and displays. Signs should cover no more than 15% of your window.



Access control

Access control is a way to guide people through a space by the proper placement of entrances, exits, fencing, landscaping, and lighting.



- Use fences or landscaping to prevent or discourage access to unused or sensitive areas.
- Avoid privacy fences or any landscaping material that blocks or limits visibility.
- Limit the number of access points into a building.
- Install heavy dead-bolts or multiple locks to make entry more difficult.
- Use light to discourage or encourage the entrance into an area.
- Strategically position large planters in parking lots to control the speed and flow of traffic.
- Prevent easy access to the roof.

The Virginia Crime Prevention Association offers one additional strategy, called "target hardening". This focuses on making a site more difficult to access by:

- Installing exterior door knobs a minimum of 40 inches from adjacent windows.
- Installing case-hardened dead-bolt locks with a minimum of one-inch throw on all exterior doors.
- Installing door hinges on the interior side of the door, or using tamper-proof hinges.

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Territorial reinforcement



Territorial reinforcement is the use of physical attributes to express ownership, such as fencing, signage, landscaping, proper maintenance, and pavement treatments.

- Define property lines with trees, shrubs, and fences.
- Make sure the building's numeric address is visible from the street, and is lighted at night.
- Personalize the property to show pride in ownership. This helps send a message that intruders may be noticed.
- Design fences so visibility from the street is maintained.
- Get involved! Participate in your neighborhood watch, civic association, or business watch programs.

Here's a creative suggestion to control access to off-limit areas or to reinforce territorial boundaries. Plant rows of cactus plants or thorn bushes. Passing through these can result in a painful, uncomfortable experience—a potential burglar or vandal may think twice about entering the area.



Maintenance is key

Maintaining your property is crucial to the successful implementation of CPTED. Buildings and premises that are properly maintained show that people use the area and take pride in ownership.

Maintenance strategies that facilitate CPTED include:

- Maintaining landscaping at recommended height.
- Keeping property clean, and removing trash and graffiti as soon as they appear.
- Implementing scheduled programs for maintaining, cleaning, and replacing light fixtures and light bulbs.
- Adding your own personal touch to your property.
- Repainting faded hazard areas and warning zones as needed.

Other considerations:

- Personalize your personal property. Etch or use an indelible ink stamp to mark property with your business name.
- Use window signage to advise would-be burglars that you've marked internal property for immediate identification. Remember, don't overuse window signs. Keep an open sight-line so law enforcement personnel can see inside your business if needed.
- Use lighting that shines on your business, illuminating the area. Advise local authorities that if the light isn't shining on your business, it's a signal that something may be wrong
- Increase police presence at your business. Give officers
 the opportunity to make phone calls and use lunchrooms
 or restrooms. The National Institute of Justice
 encourages the combination of CPTED and community
 policing as part of a comprehensive strategy to prevent
 crime. They emphasize that close cooperation between
 police and residents or businesses can reduce both crime
 and the fear of crime.

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Activity support

Activity support is the use of group activities to foster community interaction. Criminal activity is discouraged when residents, customers, businesses, and other legitimate users conduct activities in public spaces. Many communities have established neighborhood watch programs. If your business is in an area with an active community watch program, lend your support and become a member. If you want to start a community watch program or rekindle a previously established program, the Los Angeles Police Department and the National Crime Prevention Institute give the following suggestions:

- Hold meetings: Organize and participate in regular meetings that focus on current issues, such as drug abuse, hate crimes, school crime, before- and afterschool childcare, recreational activities for kids, and victim services.
- Patrol the area: Organize and participate
 in community patrols. Walkers can patrol
 small areas, such as streets and apartment
 complexes. Drivers can patrol larger areas.
 Use cell phones to alert police to crime or
 suspicious activities and identify problems
 needing attention.



- Adopt a park or school playground: Pick up litter, repair broken equipment, and paint over graffiti.
- Work with local building code officials: Require the installation of dead-bolt locks, smoke alarms, and other safety devices in new and existing homes and commercial buildings.



- Work with parent groups and schools: Start a McGruff House (McGruff House is a temporary place for children to go when they find themselves in a frightening or dangerous situation) or other block parent program to help children in emergency situations.
- Provide a distribution area for newsletters: Your community newsletter can give prevention tips and local crime news, recognize residents of all ages who have made a difference in preventing crime, and highlight community events.
- Hold social events: Conduct a block party, potluck lunch or dinner, volleyball or softball game, or a picnic.
 Neighbors who know each other are more likely to watch out for each other.

When you use your business as a meeting place or hub for group activities, you show that you take crime prevention seriously. In addition, you can reinforce your CPTED efforts by posting a notice that you are involved in a crime prevention through environmental design neighborhood watch or business watch.

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Creating a CPTED team

When creating your CPTED project team, recruit members who are as committed to crime prevention as you are.

Some of the people, groups, associations, and agencies to consider for your team include:

Buildina	and	planning	agencies
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☐ Business groups

Education agencies

☐ Election officials

☐ Law enforcement agencies

☐ Neighborhood groups

☐ Property or environmental design officials

□ Public works agencies

☐ Sanitation agencies

☐ Social service agencies



Implementing CPTED

Successful implementation of a CPTED program requires you to identify potential criminal activity in your neighborhood and then apply the CPTED concepts that best fit your environment. To assist with



this process, the Police Department of Virginia Beach, Virginia developed the following implementation questions:

Access, circulation, and parking

- Are there separate entrances for employee vehicles, visitor vehicles, and delivery trucks?
- Can entrances be closed, locked, or blocked during offpeak hours?
- What provisions are there for emergency access to the site? To the building?
- Is there conflict between access to the property and the normal flow of traffic on adjacent streets and through nearby intersections?
- Is pedestrian movement separated from automobile traffic?
- Are parking stalls and bicycle racks located on the site and oriented to allow for surveillance from the street? The building? Entrances and exits? Adjacent sites or buildings?
- Are building entrances and exits visible from parking areas and pedestrian paths?
- Can intruders gain access to the roof?

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Neighborhood conditions

- Who lives in, works in, uses, or travels through your neighborhood?
- How many people are likely to be in the neighborhood during the day? In the evening? Late at night?
- Will neighborhood conditions have any impact on your application of CPTED?
- Will your CPTED implementation positively or negatively impact your business or community?

Site conditions

- Who will live on, work on, or visit the site?
- What time of the day is the site likely to be used? What days of the week?
- How will people get to the site? On foot? By car? By bus?

Landscaping

- What kinds of trees, shrubs, or other plants are proposed or currently at your location(s)?
- What are the recommendations or requirements for plant maintenance?
- Do plants, walls, fences, plazas, berms, or other landscape elements reduce or remove the ability to see entrances and exits?
- Do they provide places to hide?

CPTED is most effective when integrated into a comprehensive crime prevention program that includes everyone in the community, from business owners to law-enforcement officials to concerned citizens. In addition to the recommendations in this guide, contact your local law enforcement authorities and city planning offices for help. They can offer creative solutions specific to criminal activity in your area.

A checklist for starting a community watch program

You will need

- ☐ A person or group of people committed to starting a neighborhood watch.
- ☐ A planning committee to initiate the program.
- ☐ A list of what issues initially need to be addressed in your community.
- ☐ A means of communicating with the residents, e.g., e-mail, fliers, telephone trees.
- $\ \ \square$ Publicity for the initial neighborhood watch meeting.
- ☐ A meeting agenda to keep things moving and on track.
- ☐ A place to meet.
- ☐ A crime prevention officer to discuss the crime issues in the neighborhood and to help train members.
- ☐ A map of the community with spaces for names, addresses, and phone numbers of all households and business owners.
- ☐ Brochures or other materials on topics of interest to the residents.
- ☐ A sign-up sheet for those interested in becoming block or building captains.
- □ Neighborhood watch signs to be posted around the community. Some jurisdictions require a minimum number of participants before neighborhood watch signs can be posted.
- ☐ Facts about crime in your neighborhood. (These can be found in police reports, newspapers, and getting residents' perceptions about crime. Often residents' opinions are not supported by facts, and accurate information can reduce fear of crime.)



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To add excitement

- ☐ Mix business with pleasure allow attendees time to socialize.
- ☐ Seek out neighborhood go-getters civic leaders and elected officials to be your advocates and mentors.
- ☐ Work with such existing organizations as citizens' association, tenants' association, or housing authorities.
- ☐ Provide speakers on topics of community interest.
- ☐ Link crime prevention into activities promoted by other groups: child protection, anti-vandalism projects, community service, arson prevention, recreation activities for young people.
- ☐ Start a neighborhood newsletter.
- ☐ Arrange for McGruff to make a surprise appearance at a meeting, rally, or other event.



To build partnerships

- ☐ The police or sheriffs' office's endorsement is critical to a watch group's credibility. These agencies are the major source of information on local crime patterns, crime prevention education, and crime reporting.
- ☐ Local businesses and organizations can help provide fliers and a newsletter, offer meeting places, and distribute crime prevention information. Ask an electronics store to donate cellular phones.
- Libraries can provide research materials, videos, computers, and meeting space.
- ☐ Media can aid neighborhood watches by publicizing recruitment drives.
- Look to volunteer centers, parent groups, and labor unions for advice on recruiting volunteers.
- ☐ Teenagers can also be valuable resources. They can be an integral part of a citizens' patrol including biking and rollerblading to scout the neighborhood.
- ☐ Places of worship can provide meeting space and a good source of volunteers.



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Sample CPTED letter to local authorities

(Date)

Name of Local Authority Street Address City, State, Zip Code

Re: Crime Prevention through Environmental Design

To Whom It May Concern:

I have recently been introduced to the theory of Crime Prevention through Environmental Design (CPTED).

As a business owner, I am very interested in learning more about CPTED and how this strategy may be utilized in my community. Please have someone contact me or provide additional information that might support my community crime prevention efforts.

Sincerely,

Your Name Business return address

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Resources

For CPTED information specific to your city, contact your state and city police departments and city planning offices.

American Planning Association

1776 Massachusetts Ave., NW Washington, DC 20036-1904 www.planning.org

International CPTED Association Suite 711, 300 Meredath Rd, NE Calgary, Alberta Canada www.cpted.net

National Crime Prevention Council

2614 Chapel Lake Dr. Suite B Gambrills, MD 21054 www.ncpc.org

National Institute of Justice

U.S. Department of Justice 810 Seventh St., NW Washington, DC 20531 www.ojp.usdoj.gov/nij/

Virginia Department of Criminal Justice Services

1100 Bank St. Richmond, VA 23219 www.dcjs.Virginia.gov

U.S. Department of Justice

Office of Justice Programs National Institute of Justice 950 Pennsylvania Avenue, NW Washington, DC 20530-0001 www.usdoj.gov

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