

Practical tips for managing top SME risks

It's impossible to prevent every possible accident. But taking proactive measures can help your business avoid or survive some of the most common disasters among Malaysian businesses.

These practical tips will help get you started.



Fire

1 Install and maintain a fire detection system.
Find the right system for your business to help prevent or limit the destruction caused by fires.

2 Manage hot work hazards.
Designate a hot work Permit Authorizing Individual (PAI) trained in hot work safety measures.

3 Create a pre-fire plan/Emergency Response Plan (ERM)
During emergencies, this will help the fire department, especially if protective equipment is necessary, to fight a fire.

The plan should include (but not limited to):

Floor plans

Information on all relevant systems, including electrical, gas, and fire alarm systems

A list of hazardous materials in the building

Key contact information



Learn more about creating a fire prevention plan.





Flood

1 Anticipate the potential sources and impact of a flood.

Be familiar with the times of year floods might occur and the drainage systems within your facility.

2 Implement preventive measures.

Store critical records, key equipment and inventory in higher locations

Install check valves where utility and sewer lines enter the building

Install protective walls, waterproof closures, and backup systems

3 Establish an emergency response team. Clearly define responsibilities and levels of authority for each team member. Work with them to communicate, protect and train other staff.

Find out how to develop a flood emergency response plan.



Slip and fall

1 Identify hazards. Speak to your staff, inspect the premises, and review records such as incident and injury reports.

2 Educate employees on best practices.

Ensure floors are free of spills, debris, obstacles, unexpected or irregular steps/surfaces

Keep all areas well lit

Properly cover all cables and wires

Wear comfortable, properly fitted shoes

3 Have a formal slip and fall prevention program in place. Assign specific responsibilities to individuals or teams. Train workers in safety protocols and provide safety equipment for workers whose jobs entail significant fall risks.

Learn to recognise slipping hazards lurking in your premise.



Water Damage

1 Conduct a risk assessment. Inspect all appliances that use water, including those in bathrooms, kitchens, and all water supply lines.

2 Develop a training plan. Train all security, facilities, and property management staff, and conduct refresher courses each year.

3 Assemble flood/spill control kits. Have a water damage response kit on-hand and store them in a convenient location (e.g., security or mechanical rooms).

Find out how to protect your premise from potential water damage.

[Click here to learn more about SME insurance solutions.](#)