Darker Nights - Increased Risk to your Business

When the clocks go back, this signals more than a seasonal shift in hours. Darker evenings can trigger a spike in break-ins and theft, threatening premises, stock, and critical equipment. At AXA Commercial Claims we want to help you protect your premises as the days get shorter, and the nights get longer.

What darker nights could mean for your business.

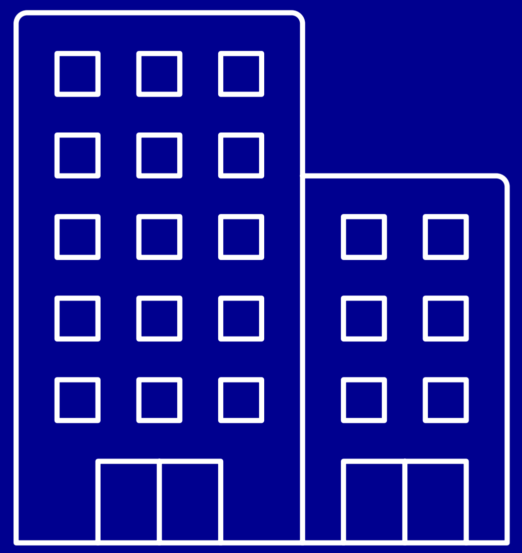
As the clocks go back and daylight fades, darkness provides cover for criminals, so theft, vandalism, and other security breaches tend to increase during autumn and winter. Reduced visibility after hours makes detection harder, meaning your premises and assets become more vulnerable.

Findings from the 2023 Commercial Victimisation Survey (CVS) reveal the extent of crime against businesses in England and Wales, including type of crime experienced by businesses and their impact.

With theft affecting 14% of UK businesses, followed by burglary (8%) and vandalism (8%), proactive protection becomes essential as days shorten and Christmas preparations begin.[1]

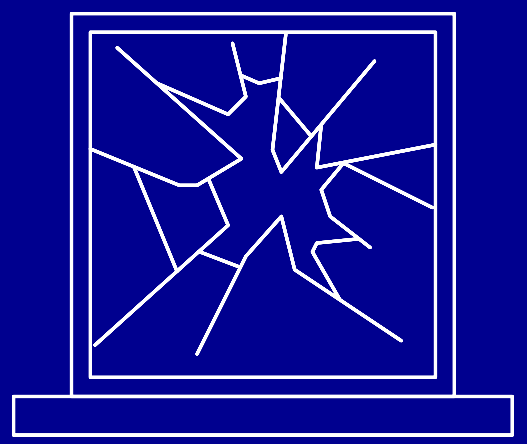
409,000

Business premises, in England and Wales, were estimated to be a victim of a crime.[1]



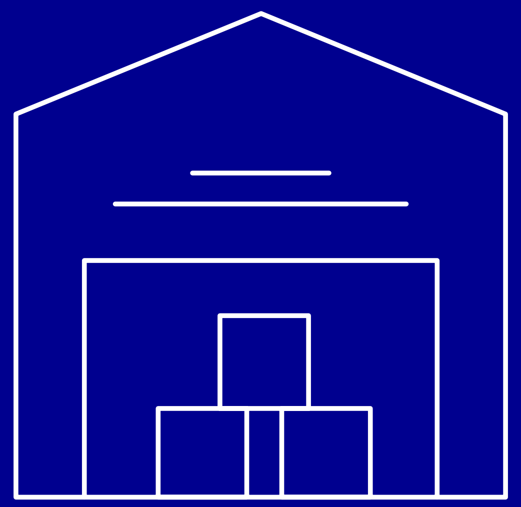
Theft

Was the most common offence type experienced by businesses, followed by burglary and vandalism.[1]



41%

Of those who experienced crime were businesses in the wholesale and retail sector.[1]



How to help protect your premises and reduce risk

By taking a few simple precautions you can greatly reduce the chances of your premises being targeted:

- Remove unnecessary doors to premises and seal the openings with materials that match the building.
- Install solid or solid-core doors for remaining openings and secure these with quality locks and padlocks to British standards. Padlocks should have hardened steel shackles.
- Fit British Standard emergency exit devices on fire exits and reinforce outward-opening doors with steel facing and hinge bolts.
- Install key-operated window locks on basement, ground, and access windows. Consider grills or bars for secluded or high-risk windows.
- Use digital locks on doors to staff areas and keep perimeter walls and fences in good condition. Secure gates outside business hours.
- Make sure bins, ladders or other items that can be climbed on to gain access to premises or flat roofs are moved away from buildings.
- Consider an intruder alarm system and have it installed by United Kingdom Accreditation Service to EN 45011 or EN 45012 standard with remote signalling to a 24-hour alarm-receiving centre.

Reminder: Some security measures may be required under your insurance policy. Any actions you take should align with your policy's terms and conditions. If you're unsure, please speak to your broker or insurer before making changes.

We're here to help

We want your claims experience to be as simple and stress-free as possible, so you can focus on getting back to business quickly.

We understand that the last thing you need during a claim is unexpected policy conditions or confusing legal language.

That's why we're making claims clearer. We've created a helpful guide, 'Theft with Forced and Violent Entry or Exit', to support your understanding of the terms and conditions related to theft cover, so there are no surprises when you need us most.

Get in touch

For more information, please contact your AXA representative or Claims Relationship Manager.

1. Crime against businesses: findings from the 2023 Commercial Victimisation Survey - GOV.UK