



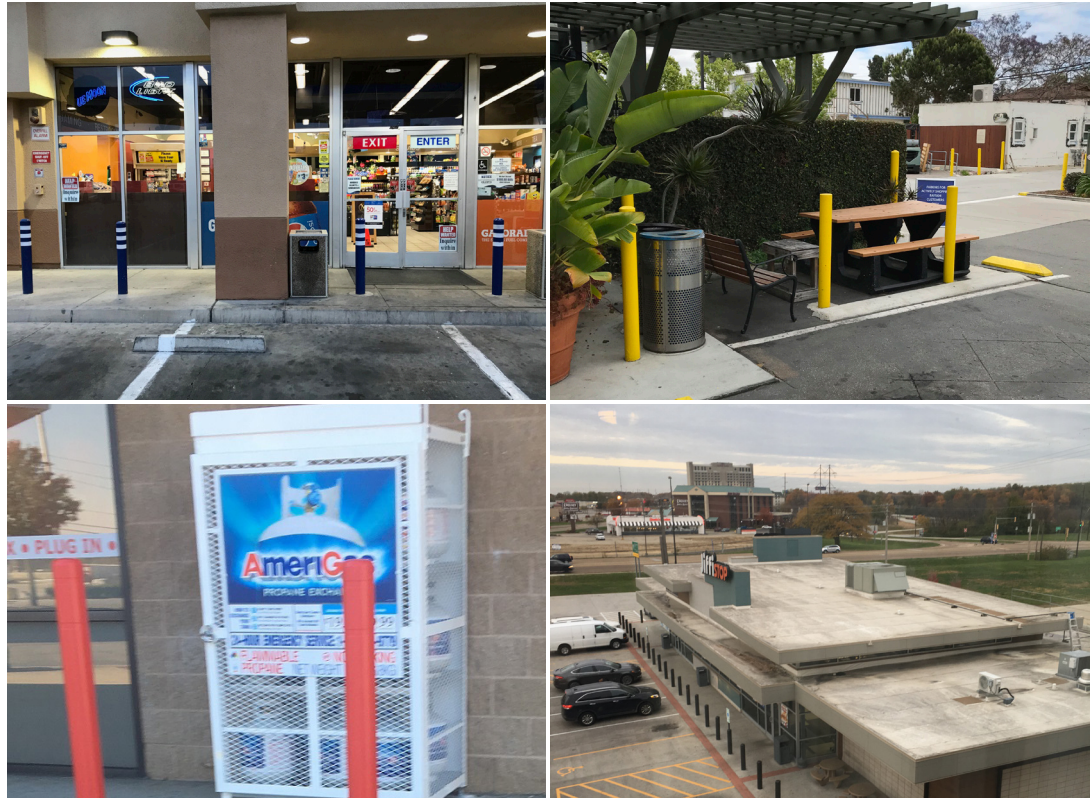
BOLLARDS

Bollards can protect your customers, employees, and property.

What are bollards? Simply stated, a bollard is an object used to create a stand-off zone and protect assets that may be vulnerable to vehicular intrusion. You might see them in front of buildings, around gas meters, or at each end of gas pumps. Most bollards used for storefront and pedestrian protection are permanent metal and concrete fixtures. Some bollards are crash rated by internationally recognized organizations like ASTM, while others are not crash rated. The type and design of the bollard your operation may need depends on your parking lot and storefront design, vehicle and pedestrian patterns, intended use, and your geographic location. It is recommended to refer to local building codes and companies that specialize in bollard installations to ensure you get the proper engineered bollard for the application.

Bollards

Risk Engineering



Protecting customers or buildings with bollards

Across the US, vehicles crash into buildings like grocery stores, restaurants, and convenience stores an average of 60 times a day. Florida has more cars crashing into buildings than nearly any other state with 17% of the nations storefront crashes.(Storefront Safety Council).

<https://www.nbcmiami.com/news/local/Car-Vs-Building--456688833.html>

In most cases, these incidents turn out to be accidental, often a result of a driver stepping on the gas peddle instead of applying the brake. Drivers over 65 account for the greatest percentage of pedal error crashes nationally. Other causes can be attributed to drivers losing control, under the influence of controlled substances or alcohol, being distracted, and poor brakes. Young drivers, less than 30, have a high statistic of building crashes. The retail industry is also seeing more smash and grab thefts where the perpetrators will drive a vehicle directly into the storefront to gain access to the ATM, cash or product. Consumers and employees are subject to injury; including significant damage to the building.

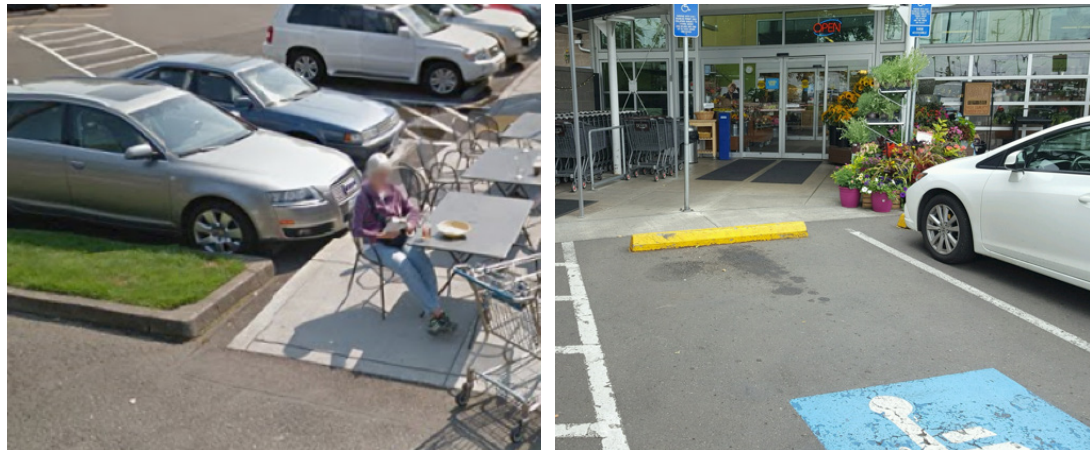
Bollards

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Are you doing everything you can to ensure your customers and property is safe from these types of accidents? If you think the parking stops or curb in front of your store is enough to stop a vehicle, think again.

Are bollards required?

For some exposures, such as gas lines and gas pumps vehicle protection is required. As for retail storefronts, you will have to refer to local jurisdictions for bollard requirements. There are very few states or jurisdictions that require vehicle protection with bollards in front of retail stores. However, whenever there is a potential for a vehicle to come into contact with pedestrians or property at your location you may want to give serious consideration to installing a physical barrier like a bollard. Older buildings or stores with parking directly in front of the building are at an increased risk for these types of accidents. Restaurants and stores with an outside patio or seating area may be particularly vulnerable to a vehicle vs. building or a vehicle vs. pedestrian accident. Bollards should be placed in front of parking spots at the front of the store or any area where vehicle and pedestrian traffic are in close proximity.



No bollards protecting customers or buildings

Who pays for damages?

While many drivers do have some insurance to cover certain damages after an accident, very few drivers have high enough limits on a personal auto policy to cover any structural building damage or pay for the medical care required from such accidents. Keep in mind that the minimum insurance requirements which many drivers opt for can be as low as \$5,000 for property damage and only \$15,000 for a bodily injury claim, depending on which state you are in. When there is a customer injury or death, the store or restaurant will likely be named in the lawsuit, claiming they have a responsibility to protect their building and the public. In states like California if you

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business is found even 1% at fault for an accident you could be on the hook for the entire amount of economic damages (past/future medical bills and wage loss) from the accident.

While there are other factors involved in keeping your customers safe from these types of accidents, bollards can be an effective physical tool to help prevent an unwanted visitor crashing into your store to protect customers, employees, and property.

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