

The Spookiest Night of the Year is Almost Upon Us

More than 171 million Americans will be celebrating Halloween this year and they'll spend an average of more than \$80 each doing it, according to research by the [National Retail Federation](#).



With the right precautions, there's no need to fear for your business. IMAGE PROVIDED BY GETTY IMAGES

Total spending is expected to reach \$8.4 billion this year — that's a whole lot of costumes, decorations, and candy.

All the excitement is great, but as trick-or-treaters take to the streets there's also a spike in accidents and vandalism. It's a good idea to prepare properly so that you don't wake up to a nasty shock the morning after.

With commercial property insurance and the right precautions, there's no need to fear for your business. Here are some tips on what to consider.

Be careful with Halloween decorations

Make sure that any decorations you put up in and around your business won't cause problems for customers or people passing by. Look for any possible

tripping hazards and remove them. Bear in mind that kids with costumes on may have limited visibility. Be careful not to obstruct or obscure fire exits, extinguishers, smoke detectors, or other safety equipment.

Use the right lighting

You might want to create a creepy atmosphere, but make sure that visibility inside your business is good. You should also turn on your outdoor lighting to reduce the risk of accidents or vandalism.

Use battery-powered LED lights with proper safety certifications, and avoid potentially dangerous candles in jack-o-lanterns. If you do use candles, don't leave them unattended. Be very careful to ensure that they can't be reached by kids, and keep matches and lighters tucked away out of sight. You should also avoid using flammable decorations and costumes.

Secure vehicles

It's best to park commercial vehicles in very well-lit areas or, even better, in a garage at Halloween. Ensure that they're locked with the windows closed and vehicle alarms set. You might consider covers for vehicles that can't be parked in a garage to protect them from spray paint or eggs.

If you are out driving for deliveries or other business reasons, watch very closely for kids crossing the road and drive slowly. Remember they may not be able to see out of their costumes very well and most costumes are not reflective in car lights.

Secure your business

Make sure that you lock all windows and doors and set your alarm. Test your burglar alarm and smoke alarms ahead of the night. As mentioned before, it's a good idea to ensure that your business is well-lit on Halloween night as it tends to discourage vandalism.

Burglaries are also more common at Halloween, so you might consider beefing up your security system. Motion sensor floodlights and video surveillance are more affordable than ever and well worth considering.

Read up on your insurance policy

Check your commercial property policy and make sure that you fully understand what coverage you have. It might be worth checking with your

insurer whether your commercial premises, equipment and other contents are covered for vandalism.

Does your policy extend to fine artwork, rare or one-of-a-kind items such as outdoor sculpture or imported rugs? Does any of your property require official documentation such as a certificate of authenticity (COA), a professional appraisal or provenance?

Getting the right coverage beforehand will give you peace of mind, so you can enjoy Halloween without being spooked.

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