Risk navigator

Risk management guide for museums

Primary casualty

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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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Introduction

Our underwriters and Risk Solution Services team have collaborated to provide you with best practices to help promote safety, mitigate risk, and prevent claims at your museum. A claim can occur within a matter of seconds, but with proper procedures in place, you can reduce that risk. We hope the following will help your organization review potential loss areas and promote a safe and risk-free environment for you, those that you serve, as well as your employees and volunteers.

Importance of understanding risks and incorporating risk management

Significant risk was taken to get your museum to where it is today. In fact, your museum probably wouldn't exist if you hadn't taken some of those risks. As your museum is more established, the risks are more significant - there is just so much more to lose! Risks can be managed however. Whether your museum is small or large, you have the responsibility to your museum, your employees, your volunteers, and those that you serve to invest in risk management planning.

Many only think about buying insurance when they think of risk management. Many don't give much thought of other ways they can protect their museum from risk. There are those that may think, "I don't need risk management, my museum isn't so risky." In reality however, there are many risks museums face. Some risks are random and unpredictable (weather and acts of nature). Others are more predictable and can be planned for - like new hires and maintaining equipment. There are also the other kinds of events that can - and do - happen almost anytime; they can disrupt your operations, take a chunk out of your reserves, and cripple or destroy your museum.

Trying to get your arms around all risks and completely eliminate them is unrealistic; it can be very expensive and burdensome. On the other hand, not paying enough attention to risks can catch you by surprise and leave you unprotected. It makes sense to be cautious. The big challenge in risk management is to find the proper balance between peace of mind, and serving your patrons and visitors.

Management is the key

For most museums, as a leader, YOU have the responsibility of managing risk. Your role is to help everyone generally understand risks and to make sure policies are in place to manage them. You can create a culture of risk management by:

- Educating everyone on how much risk is acceptable and that risk is part of every job
- Setting expectations and plans to deal with and reduce risk
- Making sure that everyone understands that controlling risk is everyone's responsibility
- Holding everyone accountable

Simply stated, risk management is a discipline for dealing with uncertainty. It provides you with an approach to recognize and confront the threats you face. Risk management can be very complicated, but it doesn't have to be. Every museum can start with a simple, easy to follow plan that can manage and lessen risk. If needed, you can expand from there.

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It is well worth the time!

Including risk management into your museum activities is well worth the time:

- The threat of lawsuits is increasing - Many museums have never faced a lawsuit, but those that do know that it can be costly and time consuming, even defending unfounded allegations. Good risk management can reduce these costs or perhaps help you to avoid a lawsuit altogether.

- The risk of staff and visitor harm - Your mission is to serve people, not hurt them. Responsibility for the harm to someone you serve, however unintentional, undermines and jeopardizes your museum.

- For your own safety and security - Sound risk management will help create a sense of confidence and safety about your operation.

- Avoiding problems - Failing to manage your risks can cause a wide variety of problems including:
  - Injuries to employees, volunteers, or the public
  - Financial loss
  - Loss of your good name/reputation
  - Increased insurance premiums. Insurance is affected by market conditions and the number of claims you make/ risks you pose to the carrier. Making fewer claims and having procedures in place to manage your risks may lead to lower premiums.

- Enjoy benefits - On the other hand, embracing risk management planning into your museum operations will help you:
  - Meet your responsibilities as a museum
  - Be confident about managing risks well
  - Empower your staff and museum to face the unexpected

Getting started in establishing a risk management process

Risk management (RM) goes beyond just identifying risks; it is about learning to weigh the risks facing your museum and making decisions about which risks deserve immediate attention. You can do this when you:

A. **Establish a framework.** Ask, "What am I trying to accomplish by integrating RM into our museum operations?" Some goals might include reducing injuries, avoiding costly claims, or reducing insurance premiums.

B. **Recognize and pinpoint risks (risk Identification).** There are many ways to undertake risk identification; the key is using a system that allows you to identify major risks facing your museum. It is important to make a list and examine every risk, no matter how small; they could develop into something more serious over time.

C. **Identify, evaluate, and prioritize risks (risk assessment).** The third step, a risk assessment, is a great way to take the risks you're facing and put them in perspective. Of course, just making a list of all possible risks is not enough. It is easy to quickly become overwhelmed. Not all risks are created equal. RM is not just about identifying risks; it is about learning to weigh various risks and making decisions about which risks deserve immediate attention. In doing this you will often find that your museum's vulnerability to a risk is often a function of financial impact. What are the odds that a particular risk will materialize — and — how much is it likely to cost? How much does your museum stand to lose as a result? This helps quantify which risks are worth worrying about and which are not.

One way to begin is to ask five questions about your museum's various activities and operations:

1. What could go wrong?
2. What are you concerned about?
3. What will you do to prevent harm from occurring?
4. What will you do to lessen the worry?
5. How will you finance that?

From here you can begin to evaluate those risks you've identified.

Use a risk matrix in your risk assessment. A risk matrix is a valuable tool to help determine both the likelihood and the consequences of any particular risk. It helps you focus your attention on those issues that have higher consequences. In such a matrix, the likelihood is rated from almost certain to unlikely and the consequences are rated from minimal to catastrophic. A risk that is almost certain to occur but has few serious consequences needs little attention. This frees you to identify and mitigate risks that may be less certain but have great consequences.

Impact →

Likelihood	Negligible	Minor	Moderate	Significant	Severe
Very Likely	Low Med	Medium	Med Hi	High	High
Likely	Low	Low Med	Medium	Med Hi	High
Possible	Low	Low Med	Medium	Med Hi	Med Hi
Unlikely	Low	Low Med	Low Med	Medium	Med Hi
Very Unlikely	Low	Low	Low Med	Medium	Medium

Prioritize your list. Once you've assessed your risks, you can begin to take steps to control them – giving priority to these with the greatest likelihood and/or biggest potential impact.

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D. Select appropriate risk management strategies and implement your plan. There are four basic RM techniques that can be used individually or in combination to address virtually every risk you face:

1. Avoid it: Whenever you can't offer a program with a high degree of safety, you should choose avoidance as a RM technique. Don't offer programs or services that pose too great a risk. In some cases, avoidance is the best technique because the museum may not have the financial resources required to fund the training, supervision, or other safety measures. Always ask, "Is there something we could do to provide this service safely?" If the answer is "yes," risk modification (#2 - next) may be more practical.

2. Change it or modification: Modification is simply changing an activity or service to make it safer. Policies and procedures are examples of risk modification. An example is a museum concerned about the risk of using unsafe drivers for program field trips, adding DMV record checks to its screening process will aid in selecting drivers.

3. Take it on yourself/retention: A museum may decide that other available techniques above aren't suitable and it will retain the risk of harm or loss. For example, when a museum purchases liability insurance and elects a $1,000 deductible, it's retaining risk. Where museums get into trouble is when risk is retained unintentionally such as in the exclusions of an insurance policy.

4. Share it: Risk sharing involves sharing risk with another through a contract. (Insurance is an example that shares the financial impact of risks.)

E. Monitor and update the risk management program. Your museum is a dynamic one that constantly faces new challenges and opportunities. RM techniques and plans should be reviewed periodically to make certain that they remain the most appropriate strategy given the nature or your museum's needs and circumstances.

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Addressing the causes of frequent claims

Your museum may have been fortunate enough to not have realized a claim in recent memory and as a result, you may be thinking, "My organization isn't so risky." At Markel however, we see all museum claims that are reported and over time see trends that appear to be common threads. Although your particular museum may not have seen one of these claims, the following are claim trends routinely reported to us. Sound risk management thinking would then suggest that museums such as yours would be well served to take heed, assess your own exposures in each, and adopt appropriate risk management strategies to protect your own organization.

Staff (employees and volunteers) hiring and employment practices

Few would argue that people are your museum's most precious asset. Your employees help drive your vision and your volunteers provide you with the additional hands to help make everything happen. Yet despite their value, they are also a common area of great risk for today's museum. As such, have you:

- Established consistent and fair hiring and employment practices?
- Assured that your museum's hiring policies and employment practices reflect the interests of your public?
- Provided everyone with a written staff handbook with signed acknowledgement?
- Consistently applied your policies and practices?
- Determined if your policies and practices meet applicable regulations?
- Confirmed your policies and procedures were reviewed by legal/HR counsel?

Some additional questions you can ask regarding your hiring and employment practices:

- Are they clear and concise?
- Do they apply equally throughout the organization?
- How are they communicated?
- Do we promote consistency?
- Are managers trained to apply policies?
- How is hiring done?
- Are we doing screening and background checks for everyone?
- What are the background checking policies?
- Are policies consistent with regulations and mandates?

- What are the termination policies?
- Are terminations policies uniformly applied?

Volunteers are often the difference between fulfilling your vision and falling short – they are a wonderful asset! Yet, despite the advantages they bring, they also can expose your museum to risk. To help protect your organization in this regard, you should assure that your policies and procedures are adapted for your volunteers. These volunteer policies are generally seen as "lite" versions of your employee policies and practices. You should consult with legal on any regulations that apply, but volunteers (also) need to be appropriately selected, screened, oriented, and trained for their tasks and evaluated on their performance. To help you accomplish this, ask:

- How will our volunteers be used?
- To what degree will they have contact with our patrons and visitors?
- What happens if a volunteer is injured?
- What rights will a volunteer have when they feel they have been treated unfairly?
- Will volunteers be allowed to drive company vehicles?
- Will volunteers be required to drive their own vehicles?

By looking at these areas of staff (and volunteer) hiring and employment practices, you will be well on your way to protecting your museum from associated risks.

Is your staff qualified?
It's critical to screen staff and volunteers before allowing them to work for your museum. A formal program to conduct background checks should:

- Be in writing and developed specifically for your museum including position specific requirements.
- Follow all Fair Credit Reporting Act (FCRA) and other regulations.
- Contain criteria to evaluate information obtained – what will constitute disqualifying information? Automatically disqualify anyone who would work with children (or other vulnerable populations) for:
  - Failure to consent to the screening process
  - Past history of abuse
  - Conviction of any crime involving children (or other vulnerable populations)
  - History of violent or sexually explicit behavior
  - Termination from a paid or volunteer position because of misconduct with a child (or a member of a vulnerable population)
- Be performed on all management, staff, volunteers, independent contractors (unless prohibited by law). This should include all new employees and volunteers (18 years and older) and be repeated at least every three years (unless mandated differently).
  - Include multistate criminal search
  - The national sex offender registry
  - A minimum 5 year history
  - Include a social security number verification, alias trace, and address history

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Document your volunteer and staff screening process and train your staff on its use. To aid you with your staffing decisions, Markel offers discounted background checks.

1. Go to https://www.markelinsurance.com/risk-solution-services/additional-policyholder-services
2. Click "Background Checks"
3. Select from the four vendors that offer our clients discounts on background checks

General liability

Steps for reducing employment practice liability insurance (EPLI) claims.

Museum employees today expect a more professional work environment than in the past. When workers feel they are not being treated fairly, in some cases, they hire attorneys and file employment practices liability claims against the employer. Below are the top tips to prevent an EPLI claim against your museum.

- Pay employees for hours worked: Fair pay for hours worked is crucial to prevent a large claim. Oftentimes, if this type of claim arises, you will have multiple employees joining in on the claim, and your museum will ultimately spend more time and effort defending against these claims than paying employees at their appropriate rate.
  - Pay employees for all of their time training
  - Pay employees for overtime worked
    - You have a right to restrict your employees from working overtime
    - If an employee is on the clock and works overtime, they need to be properly paid

- Maintain a comfortable work environment: Sexual harassment complaints from both female and male employees must be taken seriously.
  - Never discount complaints about sexual harassment to prevent gender alienation
  - All employee complaints must be:
    - Listened to
    - Investigated
    - Decided upon
    - Followed up on in a timely manner to assure the offensive behavior has stopped

- Employment termination: As an employer, you will need to make the tough decision of employee termination at times. If an employee is to be terminated, they should not be surprised about what is about to happen.
  - Maintain a professional, employer/employee relationship
  - Follow progressive disciplinary policies and follow the policies disciplinary actions
  - Document all previous disciplinary actions, including meetings, to reduce claim potential

Backing up key staffing positions

Staffing is at the heart of your museum and you may have a great staff in place and none of them may have given you any indication of leaving anytime soon. But what happens if someone suddenly becomes seriously ill, has an accident, or unexpectedly quits? How will you make sure that your museum's work isn't interrupted when you're suddenly short-staffed? Do you have a contingency plan ready to put into action?

Contingency planning for staffing means having a backup for key employees in the event that any of them are unable to perform their duties. Situations that could interfere with the regular staffing include illness and disaster. Without employees performing administrative duties and making management level decisions, your museum will not be able to continue operations. All museums should have a contingency plan in place that enables you to adjust staffing to cover shortages or quickly hire help temporarily or permanently until the situation is resolved.

You can begin this process by asking:

1. What positions should be "red-flagged" for backup plans?
2. How will we back up staff that is suddenly unavailable?
3. Do I need to maintain a minimum staff to visitor ratio?
4. How does my backup plan cover that ratio?
5. Is my staff cross-trained to handle emergencies?
6. Is the financial staff cross-trained so that checks and balances for handling money are in place?
7. Has my agent/broker reviewed our plan to see if changes to my insurance might be able to boost our protection?

Why you need a plan:
Consider how long it takes to typically hire the right person. Typically, a search could take anywhere from weeks to months, depending on the position and amount of expertise required. Add to that the interview process, background checks, and the time for your new hire to give appropriate notice to their current employer.

Your best case scenario is getting someone on board in 4-6 weeks from launching your search, although it can take much longer. Having a contingency staffing plan in place can help make sure work still gets done, even if one of your key employee's is gone.

Steps you can take:

1. **Decide who else can do the work:** If you have departments within your museum, chances are someone else can temporarily assist if an employee is unable to work or leaves. Cross-train your staff so that each understands the tasks of co-workers. That way, if you find yourself short a staff member, you don't let the work level fall.
2. **Create training manuals:** For every position you should have a training document. The primary purpose of the document is to help onboard a new hire, but if someone else needs to temporarily take over these responsibilities, this will be a big help. The documents should outline all tasks for each position and include passwords for websites commonly used, as well as detailed instructions.
3. **Ask for a departure plan:** If an employee gives their notice ask them to assist in coordinating the change. Have their responsibilities changed? Can they update the training document? Can they make sure someone else takes over all of the current projects in progress? If they are a good employee, they probably won't mind doing this for you.

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4. **Look at temporary options:** If it is a busy time and you can't afford to be short a staff member for the weeks it will take to complete a search, hire, complete the background checks, and train someone new, consider bringing in a freelance hire. Freelancers can help fill in the void while you search. And who knows, they may even turn into your fulltime hire.

5. **Talk to a recruiter:** If you frequently use a recruiter, they'll have a sense of how long it will take to bring on a new employee, and may be able to make suggestions on what to do if you're short a team member. If the recruiter specializes in your area, they could quickly identify potential candidates and may even know someone immediately available for you to start the interview process.

6. **Talk to your staff:** You may be putting undue stress on your staff when one employee leaves and you don't explain your plan to bring in someone new. Talk to your staff and explain that the process for finding the right hire will take time and ask for their patience. They may even know someone to recommend.

Are you protecting your visitors?

Chances are that your museum is a busy place. In fact, each year in the United States, there are 850 million visits to American museums— that is more than all major sporting events and theme parks — combined. Museums employ nearly half a million people nationwide and contribute more than $50 billion to the US economy each year. Many museums even offer specialized programs for veterans, military families, adults and children with specialized needs, and even dedicated programs for schools and programs for individuals with cognitive impairments. They offer programs for most everyone.

Each in their own way, museums safeguard the resources under their care in trust for the public they serve. Given the "scope of reach" of museums, as the American Alliance of Museums states, "It is incumbent upon them to ensure the safety of their staff, visitors, and neighbors, maintain their buildings and grounds, and minimize risk…for future generations. Conscious, proactive identification of the risks that could potentially harm people and collections, and appropriate allocation of resources to reduce these risks are vital to museum management."

Even though you probably want your museum's visitors to explore, interact, and be engaged with exhibits, you and your museum should manage your buildings and grounds in a manner so they are well-maintained, clean, accessible, and safe. Are you doing this to protect your visitors? Are you taking proactive measures to avoid accidents, especially ones that could harm someone, damage your reputation, or lead to a lawsuit?

Are you continually having conversations among your staff and with other museums about safety and managing risk? Where do you draw the line? What do you include and what do you not include? Protecting your visitors (and staff) and managing your risks should be a museum-wide activity; risk can emerge from most everywhere. Managing your risks will in all likelihood involve a wide variety of functions such as security, visitor services, pest management, display and artifact management, hazardous chemical usage, along with insurance. As a museum, you should manage your risks to safeguard against risks to your visitors, staff, and volunteers. Your museum will have to make its own decisions about visitor (and staff) safety, based on factors such as local audience, liability and insurance concerns to mention a few. There aren't any official safety guidelines but your museum

owes it to your organization to employ appropriate measures to avoid, block, mitigate, share, and assume or insure against risks inherent to your facility; and that you appropriately allocate resources in order to have the greatest effect on reducing risk to not only people, but also to your facilities and collections.

Here are some important considerations in keeping your museum safe:

- **Navigation:** Assess your operations so you can avoid any changes of overcrowding spaces. Maintain clear exit pathways. Remove tripping hazards – a common source of museum accidents.
- **Rounding:** Throughout your museum, avoid sharp corners or parts. Evaluate all materials for potential splintering. Remove or fix any exposed or loose screws.
- **Electrical:**
  - Ensure your exhibits don't have loose or exposed wires, cords, or shock hazards. Avoid using extension cords on permanent exhibits.
  - Be sure to have child safety covers in all unused electrical outlets.
  - Secure any electrical plugs that are in view and not hidden behind a display cabinet.
  - For any hand-held devices (such as lighted magnifiers) use low-voltage power supplies whenever possible, and only those designed to minimize the risk of electrical fires or shocks.
  - Place any live, high-voltage electrical connections in approved covered boxes inside cabinets.

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- For any exhibits that incorporate water, use special electrical outlets such as ground fault circuit interruption (GFCI) outlets and residual current detector (RCD) devices specifically designed to be use with water.
- Incorporate the services of a licensed electrician to routinely conduct electrical safety inspections to identify any conditions that warrant remediation.

- **Stability:** Make sure that none of the parts of your displays will fall or tip over and that all cabinets are stable should anyone visitors lean against them. Attach any unstable cabinets to the wall.

- **Openings:** Be aware of potential head entrapment hazards. A child's head can get stuck in openings or spaces as small as 3.5–9 inches.

- **Small parts:** Use a no-choke testing tube to identify choking hazards for children under 3 years old. These testing tubes are typically 1.25 inches wide and 2.25 inches long and any small parts that fit completely inside this tube are considered choking hazards. No-choke testing tubes can be purchased from numerous online retailers for a nominal charge.

- **High parts:** Assess any exhibit or facility parts that stick out and could be "head-knockers" and take appropriate safeguards to protect your visitors. Also make sure that nothing can fall off any of your displays. If in doubt, secure it by additional means (i.e. a safety cable).

- **Pinching:** Evaluate any operating exhibits where visitor's fingers or hair could be caught while they are using the exhibit.

- **Upstairs galleries:** For displays near low walls or railings overlooking a downstairs portion of your museum, remove any parts that could be dangerous if they were to fall down. Don't put any displays that can be climbed on near balconies. Remove step stools from near railings.

- **Projections:** Evaluate all handles, knobs, hooks, and other hardware to confirm that nothing can cause cuts or eye injuries or catch clothing if a visitor falls against it. Remember that a child's eye level is much lower level than an adult.

- **Strangulation:** Do not use any long cords.

- **Lighting:** Confirm that any bright lights (such as projectors or display lights) are safe for visitors. Ensure that any use of lasers are eye safe and consider not using strobes as they could affect individuals with epilepsy.

- **Emergencies:** Develop a comprehensive emergency/disaster preparedness plan tailored to your museum's specific circumstances and needs and make sure that it covers relevant threats. This plan should address both staff and visitors and include plans on how to evacuate people. Make sure you assign responsibility for implementation.

- **Case-by-case special features:** Pinpoint safety issues on any unique exhibits that use features such as gas, vessels that are under pressure, water (it may need to be treated), chemicals, or biohazards (live animals that may carry bacteria, for example). Address these risks individually.

- **Use common sense** and look for any other safety issues.

Before allowing any exhibit onto your museum floor, you need to inspect them. One of the best ways to inspect an exhibit is simply to give it a "real world" test. Bump up against it or slide your hand against it to locate any rough areas. Examine its intended use carefully in order to determine, "What could possibly go wrong?" Whenever possible, have two or more people inspect your displays.

The list of items to think about when planning and maintaining displays and keeping your museum safe can be long, but by managing them you can help ensure that your visitors will be safer, will enjoy their visits more, visit more often, and be more comfortable exploring your museum in depth. It is well worth the effort.

Preventing the number 1 cause of injuries

To some businesses, such as retail establishments, it may seem obvious that preventing slip, trip, and fall accidents on their premises is important to the livelihood of the business. Preventing slips, trips, and falls at your museum is also an important consideration. Slip, trip, and fall accidents occur frequently at museums and are the number one cause of injuries reported to Markel. You can do much to protect your organization by following some of the simple, yet cost-effective suggestions offered by George Sotter, a registered professional engineer and author of STOP Slip and Fall Accidents, who specializes in the prevention and investigation of slip, trip, and fall accidents. Consider the following to prevent slip, trip, and fall accidents:

- Maintain good housekeeping throughout your premises both indoors and outdoors.
- Post warnings when and where appropriate, use pictographs to aid those who might not be able to read.
- Make sure stairs comply with your local building code, stair treads should be easy to see, and handrails should be firmly mounted and easy to grip.
- Use absorbent mats and rugs in wet areas, such as drinking fountains and ice or beverage vending machines. Make sure the mats have beveled edges and are not tripping hazards.

- Use abrasive mats to trap rain, mud, and snow at the entrance(s). When mats get dirty or saturated, exchange them for clean ones.
- Maintain surveillance of potentially slippery areas, and clean up spills immediately to prevent falls.
- Inspect floors for debris, extension cords or cables, brooms, and other items that may create a tripping hazard. If there is anything in the walkway(s) that should not be there, remove it immediately.
- Reduce the use of extension cords when possible, especially for long term usage. All cords should be properly stored after each use off the floor/ground. Securely tape down extension cords that temporary cross any walkway.
- Chemically etch ceramic tile and stone that is slippery when wet. Select your contractor carefully. (Be sure the contractor is properly insured or bonded before contracting these services.)
- Good lighting throughout can prevent shadows that obscure tripping hazards.
- Parking lot areas should not be overlooked in the evaluation of the premises as many incidents happen on the way in and out of the facility. Fill holes and depressions, and remove exposed tree roots or drainage pipes. If possible, remove concrete car stops or paint them in a highly visible color.

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In the winter:
- If you are in an area that experiences wintry conditions, have a plan in place to clear walkways of ice and snow as soon as practical. Make advance arrangements with your snow removal vendors so sidewalks, parking lots, and walkways are cleared before people arrive. Apply adequate amounts of ice melt or sand to continuously provide traction as needed.
- Watch for black ice. This occurs when water melts and refreezes on dark asphalt surfaces, making it difficult to see. Downspouts and areas near curbs can become especially hazardous. Keep ample amounts of ice-melting compound on hand to treat these areas.
- Place skid-resistant, absorbent mats at all entrances. Inspect the mats frequently so they do not become tripping hazards, and replace frayed mats immediately.
- Check your floors frequently and mop up excess moisture immediately. Post "wet floor" signs as necessary.
- Document your efforts to keep your floors, sidewalks, and parking areas hazard free in your daily log or calendar and retain these records.

Other proactive measures you can take to prevent slip and fall accidents include:
- Inspect bathrooms frequently, ideally every 60 to 90 minutes during busy times, and clean up spills immediately.
- Apply abrasive tape and surfacing on stairs and handicap ramps. Replace the tape if it becomes loose, worn, or torn or consult a contractor for a more permanent fix.

- Make sure internal and external step heights comply with local codes. Shifts in underground foundations and cracks between risers can cause steps to exceed local code heights, creating a hazard. Have a professional contractor inspect your risers.
- Frequently inspect stairway handrails and repair loose rails immediately.
- Make sure stairways are clean and free of tripping hazards.
- Clean up! Remove clutter and boxes, especially from stairs and high-traffic areas. Clean up spills immediately.
- Make sure floor coverings are secure and non-skid treads are applied to bare steps.
- Increase lighting on stairs and dark walkways.
- Inspect your parking lot and property. If you need to do construction, additions or modifications to public access areas, hire a contractor that has experience with building code requirements.

Should an accident occur:
- Accidents, no matter how minor, should be investigated promptly to document vital information, complete a thorough investigation.
- Facts and findings should be documented to preserve evidence that will be important to the investigation and potential defense of a claim. Photographs should be taken of accident areas to provide documentation of where the accident occurred. This may ultimately help in the defense of the claim if the photograph taken on the day of the accident proves no hazardous condition existed or provides other documentation useful in the claim defense.

Safety and workers compensation

Safety for staff, volunteers, participants, and guests/visitors

Even though there may be many aspects that are similar, the safety programs for each museum will in all likelihood look very different. Like any other risk management effort, your plan will need to identify the safety risks faced by staff, volunteers, visitors including any children and vulnerable populations and even the community you serve and in turn determine how they will be managed.

Your risks may include things such as:

- Occupational hazards(i.e. slips and falls, chemicals, cuts/lacerations)
- Emergency preparedness
- Workplace violence
- Special events involving live music, fund raising events, weddings, walk-a-thons, etc.

At first, this may seem like a daunting task with many challenges to address. But you can begin to identify areas that warrant your initial safety efforts by asking a few basic questions:

- How frequently do safety incidents arise?
- How will our management deal with them?
- Who is responsible for mitigation efforts?
- What costs are associated with each event?
- What costs are associated with initiatives to mitigate them?
- What safety and legal regulations are applicable to our organization?
- What are the training and recordkeeping requirements?

You might ask your insurance agent to help you determine your safety risks and start putting together a safety program to specifically address those organizational risks. In OSHA's "Safety and Health Program Management Guidelines", they suggest the following core elements be includes in a safety and health program. Elements you should consider are:

- Management leadership
  - Top management demonstrates its commitment to continuous improvement in safety and health, communicates that commitment to workers, and sets program expectations and responsibilities.
  - Managers at all levels make safety and health a core organizational value, establish safety and health goals and objectives, provide adequate resources and support for the program, and set a good example.

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- Worker participation
  - Workers and their representatives are involved in all aspects of the program—including setting goals, identifying and reporting hazards, investigating incidents, and tracking progress.
  - All workers, including contractors and temporary workers, understand their roles and responsibilities under the program and what they need to do to effectively carry them out.
  - Workers are encouraged and have means to communicate openly with management and to report safety and health concerns without fear of retaliation.
  - Any potential barriers or obstacles to worker participation in the program (for example, language, lack of information, or disincentives) are removed or addressed.
- Hazard identification and assessment
  - Procedures are put in place to continually identify workplace hazards and evaluate risks.
  - An initial assessment of existing hazards and control measures is followed by periodic inspections and reassessments to identify new hazards.
- Hazard prevention and control
  - Employers and workers cooperate to identify and select options for eliminating, preventing, or controlling workplace hazards.
  - A plan is developed that ensures controls are implemented, interim protection is provided, progress is tracked, and the effectiveness of controls is verified.

- Education and training
  - All workers are trained to understand how the program works and how to carry out the responsibilities assigned to them under the program.
  - All workers are trained to recognize workplace hazards and to understand the control measures that have been implemented.
- Program evaluation and improvement
  - Control measures are periodically evaluated for effectiveness.
  - Processes are established to monitor program performance, verify program implementation, identify program deficiencies and opportunities for improvement, and take actions necessary to improve the program and overall safety and health performance
- Coordination and communication on multiemployer worksites
  - The host employer and all contract employers coordinate on work planning and scheduling to identify and resolve any conflicts that could impact safety or health.
  - Workers from both the host and contract employer are informed about the hazards present at the worksite and the hazards that work of the contract employer may create on site.

Workers compensation basics

Workers compensation was one of the first insurance programs adopted broadly throughout the United States. It is designed to provide a satisfactory way to address the medical and economic aspects of employment related injuries. Workers are provided benefits for certain conditions sustained in the course of employment such as injury, disability, and death. These benefits are paid without regard to fault in exchange for the worker giving up their right to sue the employer.

Most states have compulsory workers compensation laws requiring employers to accept and comply with all provisions of the law.

The purpose of workers compensation laws is to provide benefits for those who suffer an occupational injury or disease.

- A definition of "occupational injury" that appears in many state workers compensation laws is an injury "arising out of and in the course of employment."
- "Arising out of employment" is generally interpreted to mean that the injury must arise out of a risk which is reasonably related to the employment.
- "In the course of employment" is generally interpreted to mean that for an injury to be compensable, it must occur when the worker is at work, during the hours in which they are expected to be there, and while they are engaged in the work that they are employed to do. In other words it has to do with the time, place, and circumstances of the injury.

While early workers compensation laws had no provisions for occupational disease, each state has now either incorporated occupational disease coverage into WC law or passed separate disease legislation.

All workers compensation laws incorporate four types of benefits: medical, disability, rehabilitation, and survivor (also known as death benefits).

- Medical benefits provide payment for the medical treatment of an injured worker.
- Disability benefits compensate workers who are unable to work as a result of a work-related injury.
- Most states have laws addressing workers compensation rehabilitation benefits and every state accepts the provisions of the Federal Vocational Rehabilitation Act of 1973.
- Survivor benefits, also called "death benefits", attempt to compensate a surviving spouse, children, or other relatives of a worker whose death results from on-the-job injury.

The most common funding method is a workers compensation insurance policy from a private insurance company. Under this method employers transfer all compensation obligations to the insurance company, which then pays worker benefits and handles other details required by law.

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Fundamentals of managing workers compensation

Accident prevention programs: Reducing the frequency and severity of claims is the best way to contain your total cost of workers compensation. Written accident prevention programs that address the hazards that employees are exposed to along with top management support and effective employee training not only reduce direct claims expense, but eliminate the indirect or "hidden" costs of workers compensation claims. These programs can produce substantial savings over time, since related expenses such as loss of services, cost of training a new worker, temporary help, and administrative expense are often multiples of the direct claims costs incurred.

Claim investigation: Supervisors and managers play a key role in preventing claims and must understand the importance of thoroughly investigating the causes of injuries and taking appropriate corrective action to eliminate unsafe conditions and practices that produce claims. It is frequently your supervisors who play a pivotal role in the opportunity for and success of return-to-work programs including modified duty and transitional work programs.

Actions taken by supervisors immediately after an injury occurs have a major impact on the ultimate disposition of a claim. These individuals are critical since they are frequently the first to know of claims and have the initial opportunity to investigate, direct, and manage events.

The Real Cost of Work Related Injuries

For every dollar of direct costs, the National Safety Council estimates an additional $4 – $10 of hidden costs.

Direct Costs
- Medical Payments
- Time Loss Payments

+

Hidden Costs
- Lost Time by Workers & Supervisors
- Damaged Equipment & Product
- Loss of Production
- Reduced Morale
- Cost to Train Replacement

Claim reporting: Prompt reporting of insurance claims should be encouraged and is considered a risk management best practice. There are significant benefits for promptly reporting all employee injuries. This includes:

- Most states have reporting requirements for insureds to report claims on a timely basis and may impose monetary fines as a penalty for failing to report claims.

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- Prompt reporting allows the claim adjuster to complete a timely investigation of the loss to determine compensability and to determine an appropriate plan of action for resolving the claim.
- "Red flag indicators" of fraud are able to be detected and this allows the carrier to determine whether a case should be referred for surveillance or if there is an opportunity to pursue subrogation against a negligent third party.
- The prompt reporting of injuries allows medical treatment to occur within specialized occupational medical clinics familiar with treating workers compensation injuries with a focus on facilitating an early return to work to promote quicker healing.
- In some states, workers compensation benefits may be reduced (or altogether denied) if there is confirmed evidence of alcohol or a prohibited drug on a post incident drug test.

Medical control/provider selection and management: Proper selection of workers compensation medical providers, combined with effective referral procedures and ongoing provider communication programs can significantly reduce claims expense. Medical providers must understand your operations and human resources philosophies, should specialize in occupational medicine, and be willing to work closely with your insurer.

Return-to-work: It is well established that returning injured employees to the workforce in a timely manner substantially decreases both direct and indirect costs. Programs that focus on managing temporary disability, permanent disability, and early return-to-work will have the greatest impact on reducing claims expense and increasing employee satisfaction and productivity.

There are many approaches to establishing return-to-work programs, based on each museum's culture and individual needs. They range from simple "modified duty" plans to fully integrated "total absence management" programs seeking to use the same practices and protocols to manage all time off work – both occupational and non-occupational injury and illness. In addition to reducing workers compensation expense, these programs can decrease your exposure under the Americans with Disabilities Act (ADA) and other similar federal and state laws.

Know your experience rating or experience modification: An experience rating or modification provides a financial incentive to reduce workplace accidents. The rating does not apply to all employers. Most small employers are not eligible. Visit with your insurance agent to determine if or when you may qualify for an experience modification.

An experience modification compares the loss or claims history of one company to all other companies in the same industry that are similar in size. A modification of less than 1.00 reflects better than average losses while over 1.00 reflects worse than average losses. The modification increases or decreases the cost of an employer's workers compensation insurance premium. It must be applied to your policy regardless of the insurer.

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Property
What is at risk and how are you covered?

If you are a small museum, chances are that you may have very little in the way of property and assets. If you are a larger museum however, it is likely that you have invested into growing your museum and your ability to serve the public.

Whether you are large or small or whether you own or rent the space your museum occupies, consider what you might lose in the event of a catastrophic event such as a fire, earthquake, vandalism, storm, or similar event.

For example:
- A fire could destroy your building and the contents inside
- A burst water pipe could damage building contents or important artifacts or papers
- A storm could damage the exterior of your building

Your museum assets need to be protected. Most basic commercial property policies will cover items (i.e. furniture, office equipment, fixtures, etc.) that your museum owns. Obtaining adequate property coverage is one of the most important investments you can make to ensure the future of your museum. It can help "make you whole again" in the event of a loss. Here are some of the important aspects of your museum that commercial property insurance helps protect:
- Your building
- Your office furniture and fixtures (such as lighting and carpeting)
- Your outdoor fixtures
- Your furniture, equipment, and machinery
- Your inventory and supplies
- Your fence and landscaping
- Others' property

It's a good idea to purchase enough coverage to sufficiently protect the belongings owned by your museum. If you have valuable items, artifacts, or specialty items such as computer systems, you may need a separate endorsement. Work closely with your agent or broker to obtain the right amount and right type of coverages your museum will need. In order to do this, here are some questions you and your agent/broker can ask to help identify your particular needs:
- Are your facilities owned or rented?
- Are you leasing property to others?
- Is there cooking on premises?
- Are your facilities compliant with ADA?
- What are your intellectual assets?
- How is security provided?
- Who is responsible for maintenance and housekeeping?

It's important for you and your agent/broker to determine how much is at stake and to evaluate your museum's assets as you go about determining your property insurance needs. Consider how much each of the following is at risk in the event of a serious event:
- Buildings
- Business personal property
- Outdoor property (such as fences and playgrounds)
- Personal property of others
- Business income and extra expense
- Ordinance & law
- Artifacts
- Utility services
- Electronic equipment & data
- Any special needs

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Of course, as the old adage goes, "The best kind of loss is the one that didn't happen" so putting risk management practices in place to protect your museum can serve you well. Think about things that could impact your property and assets and then about things your museum could do to go about reducing the chances of something going wrong. Consider:

- Fire alarms (to notify you of a fire)
- Emergency plans (how should your museum respond to catastrophic events?)
- Fire suppression and sprinkler systems (minimizing the damage in the event of a fire)
- Closed circuit television (CCTV) systems
- Regular inspections (help identify things that may need attention)
- Maintenance plans (regularly servicing equipment to lessen the chances of breakdowns)

You should work closely with you agent or broker to determine your museum's specific needs. Your agent/broker will also be aware of what's covered by each policy and what is excluded from coverage. Determining what needs to be covered requires some knowledge of your industry. Your agent should gather detailed information about your museum and its needs to identify your property insurance needs and to make certain you are not purchasing coverage you don't need.

Preventing costly water damage

When water gets out of its contained environment, it can potentially cause damage and destruction beyond imagination. If the source of the water continues to flow for a matter of minutes, hours, or over the weekend, damage can be significant. Some things you can do to help prevent water damage from occurring include:

Fire sprinkler system pipes

- Check attics and crawl spaces to make sure there is adequate insulation.
- Cover attic pipes with insulation in addition to the regular attic insulation.
- Make sure sprinkler system flow detection alarms are in working order.
- Have licensed sprinkler contractors perform annual inspections and maintenance.
- During unusual cold snaps leave a slight opening to attics or crawl spaces to allow heat from the main building to keep temperatures where pipes are located above freezing.
- Make sure employees know where the shut off valves are and how to use them.
- Plan ahead by contacting a qualified fire sprinkler system company and have them provide written procedures to counteract freeze events during power outages.
- Wet pipe systems should contain antifreeze added by a licensed sprinkler system contractor.

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Frozen pipes
- If severe cold snaps are anticipated, consider turning off the main water supply to the building when leaving for the evening.
- Several faucets should be left slightly open so that any water in the pipes can drain out and prevent freezing.

Water heaters
- Perform annual inspections of the underside of the water heaters and all related piping. If rust is noticed during the annual inspection, the water heater has likely reached the end of its useful life and should be inspected and replaced by a qualified plumber.
- Make sure the main water supply line to the building is equipped with a pressure regulator value and the setting is within the safe range for the types of pipes within your organization.
- Consider installing commercial stop flow devices that detect if water supply to a building is flowing unchecked. It stops the water supply at the main supply line just inside the building.
- Ensure that all employees know how to turn off the water supply to the building. In case of an emergency, the water supply can be stopped to reduce the amount of damage.

Toilets
- Consider automatic tank shut off valves that detect continuous water flow and automatically stop the flow after a short period of time.
- Make sure toilets, tanks, flow devices, valves, hoses, and flushing devices are commercial quality and able to withstand multiple flushes per day.
- Verify that all employees know how to shut off water supply to the toilets and implement a policy to shut off supply lines if continuous flowing or a clog exists.
- All employees should be taught how to turn off the water supply to the individual toilets.

Surface water from heavy rainfall
- Periodic inspections of exterior drainage systems should take place to ensure they are not clogged by landscape material, grass clippings, or other debris.
- Doors should be fitted with proper systems to keep water from entering the building.

Storm and sewer systems
- Floor drains in kitchens and bathrooms as well as sump pumps in basements and sprinkler rooms should not be connected to sewer lines due to the increased risk of sewage backup into the building.
- Make sure your sewer system has a cleanout access to allow for clearing of blockage in the line.
- Have a qualified plumber install a backflow prevention device which will prevent an overloaded sewer main from backing up into the building(s) drain system.

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Fire safety in your facility

Protecting your museum from fire can be complex. In addition to fire, smoke, and water damage, there may be other expenses such as salaries, demolition, added construction costs to meet new building codes or the Americans with Disabilities Act (ADA), and temporary storage or building rental costs. Talk to your insurance agent to ensure your insurance adequately reflects the value of your buildings and their contents, business interruption expenses, and extra expenses to meet building codes and ordinances. If someone you serve or a staff member is hurt or killed during a fire, the financial costs can be high, and the emotional costs devastating. There are a number of actions you can take to reduce the chances of a fire at your facility.

Sprinkler systems
A properly installed and maintained sprinkler system can make all the difference in controlling fires at your facility. The US Department of Energy statistics show that sprinkler systems control 99.4% of fires, and that in 90% of the fires, fewer than three sprinkler heads activated to control the fire. Water damage from sprinkler systems generally costs about 10% of the structural damage that would have resulted without the sprinkler system.

Some states now require all new buildings to install sprinkler systems, and some museums are retrofitting their buildings with sprinkler systems (estimate around $2.00 per square foot for systems hooked to city water supplies). Use a certified and insured contractor to do the work. Keep in mind that many fires are started by contractors doing hot work (welding and pipe cutting), so make sure they implement a fire watch.

Dry pipe sprinkler systems
One frequently overlooked but serious problem is buildings that have a dry pipe sprinkler system. Dry pipe systems use pipes filled with pressurized air or nitrogen instead of water. Up to 60 seconds may pass from the time a sprinkler opens until water is released onto the fire.

The National Fire Protection Association has conducted tests on a variety of structural fires, and found that if the fire cannot be addressed within the first 10 minutes, it is likely to burn out of control and result in significant structural damage. With these systems, it often takes longer than 10 minutes to identify the fire, sound the alarm, get the fire department to the scene, hook up to the water source, and move the water through the sprinkler system to the fire.

The following are some of the most frequently encountered problems with sprinkler systems:
- System impaired at time of fire
- Incomplete coverage
- Improper system design
- Change in hazards over time outstrips protection

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Blocked sprinkler heads can occur when people paint over sprinklers, or when debris accumulates in the piping. Hanging banners from the ceiling can also reduce the sprinkler's coverage.

Most system failures are the result of improper system maintenance. Make sure to get your sprinkler system tested (not just inspected) at least every three years. Some things to look for:

- Do warning and alarm indicators light up on the master panel?
- Is there adequate water flow from the sprinklers?
- Has any system equipment been recalled? (The US Consumer Product Safety Commission has recalled over 35 million Central brand fire sprinklers.)

Your museum's inventory – are you managing it?

Your museum has become a place of pride. Countless hours of painstaking efforts have been taken to acquire your collection of artifacts used to create the displays that "tell your museum's story". Through your efforts, your community has an opportunity to be transported "into another world" and feel as if they are experiencing the story you are presenting rather than just reading about it. It is your collection of artifacts that makes your museum encounters so authentic.

Chances are that your collection of artifacts includes numerous items that are not on display. As a steward of these objects it is incumbent upon your museum to maintain an accurate accounting of all that has been placed in your care. While every object is not on display, each object needs to be accountable, locatable, and retrievable. This is why taking and having an inventory should be an important aspect of every museum's risk management program.

An inventory is an itemized list of objects that your museum has acquired into your collection or received through loan(s). A complete inventory demonstrates that your museum is utilizing best practices; maintaining it with up-to-date and detailed information about all objects, and establishes your transparency and willingness to fulfill your ethical museum obligation.

Why do you need to conduct an inventory?

An accurate record of your collection(s) serves as the groundwork for everything your museum does. You need to remember that as a museums you hold your collections in the public trust and it is your fiduciary responsibly as a museum to:

- Know what artifacts you have
- Know where the artifacts are at all times
- Care of all artifacts at the museum for current and future generations

It is the responsibility of all members of your museum to be involved and invest the time and energy in the inventory, as it is the central ideas and objects that connect us all. In order for a collection's inventory to succeed, it must be an institution-wide priority.

A complete inventory can isolate articles that are in need of upkeep or need to be stored in a different manner to reduce chances of deterioration. A thorough inventory can also identify objects that could be hazardous to other parts of your collection. For example, some taxidermy models could contain arsenic which is harmful to workers. Once these articles are identified, they can be stored in an appropriate manner.

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Despite all preparation and due diligence, accidents and tragedies can happen. Mishaps can occur with individual artifacts and natural disasters can play havoc on your museum. An accurate up-to-date inventory can support insurance claims in disasters and can identify missing or stolen objects, so that the appropriate authorities can be informed. By having up-to-date inventories, your museum can save money in terms of staff looking for a specific object. An accurate inventory makes everyone's jobs easier and more efficient on a day-to-day basis.

While different museums have different requirements for their inventory, there is standard information that generally is required, such as:

- The object's number (also known as an accession number)
- The object's name
- How many pieces the object is made up of (for instance, a desk might look like one piece, but the drawers and chair must be seen as pieces of the overall object)
- A brief description of the object
- Image(s) of the object
- The current location of the object
- The origin of the object
- Who recorded this information and the date(s)
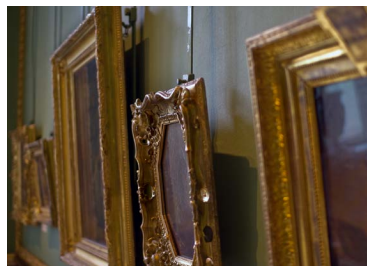
Types of inventories
There are a few different inventories that most museums conduct. The first is random (or spot) inventory, which verifies the location of a small sample of your objects. The second type of inventory is a partial (or section-by-section inventory), which focuses on a particular display or storage location. This type of inventory is often done at the beginning or the end of an exhibition. The last type of inventory is a complete inventory, which documents every object in your museum's collection, top to bottom!

- Random (or spot) inventories: Random inventories are very limited in scale. They are mainly used to confirm the location of a representative sampling of objects. They are often done on a regular basis after a full inventory has been completed to confirm that a more detailed inventory does not need to be completed. Because of the limited scope of this type of inventory, random inventories are often also referred to as an audit of a collection.
- Partial (or section-by-section) inventories: Partial inventories are reduced in scope and generally focus on a specific exhibit or storage site. These types of inventories are often performed when an exhibition is being built or taken apart to make sure that all objects are in or returned to their recorded storage location. While these inventories are more useful than random/spot inventories, their partial scope results in being unable to be definitively reconciled against museum records.
- Complete inventories: Complete inventories are inventories that look at every object, in the museum, including permanent and loan objects and confirms their documentation is up-to-date. Often called wall-to-wall or baseline inventories, complete inventories warrant that the location and general condition of every object is known and documented. Because of the thoroughness of complete inventories, the results can be authoritatively reconciled (or justified) against museum records.

Inventory practices

As with any of your museum's business operations, your museum's inventory system should follow a set of best management practices that serves your mission. Some of these may include:

- Collections management policies that outline how your museum handles your collections
  - How to care for and handle your collections
  - How to loan objects to other organizations
  - How to remove objects from your collection
- Selection criteria outlining your museum's priorities when acquiring new objects for your collection
- Other practices may include:
  - Deaccessions (object removal from the collection)
  - Loans
  - Care of collections including:
    ○ Storage
    ○ Integrated pest management
    ○ Conservation
    ○ Record management and documentation
    ○ Inventories
    ○ Risk management
  - Collections documentation
    ○ This will include the permanent records and supporting evidence of care during the lifetime of a collection
  - Object cataloguing
    ○ This can include recording the history, description, and details of an object

- Utilizing a software system that can (as needed):
  ○ Catalog and manage the objects in your collection(s)
  ○ Publish online collections
  ○ Plan and manage exhibits and loans
  ○ Manage any digital assets
  ○ Manage relationship asset links (i.e. one artist to many paintings)
- Structured data entry management
- Consistent use of and controlling data entry terminology
- Identifying who has authority to add, modify, or delete inventory records
- Decide on procedures for editing collections information
- Decide who will maintain database backups, and how
- Deciding who has access to view and use your collection information

The time, energy, and resources required for an inventory has several benefits:

- It greatly improves the collection stewardship
  - It can increase the staff/public awareness and understanding of the collection
  - It allows museum staff to identify objects in need of attention
  - The moving and reorganization of the objects allows for better utilization of storage space
- An inventory and database will assist museum staff in planning and implementing exhibition and educational programs, and improve their responses to inquiries regarding objects in the collection.

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- Object storage and housing will in all likelihood be improved, more organized, and safer for the objects.
- Moving and reorganizing of the objects can allow for more efficient utilization of available storage space.
- An inventory can identify objects that are hazardous such as nitrile photograph negatives, which are flammable.
- An inventory saves time since museum staff is not tasked with tracking an object that is lost or no longer held within the institution.

Are you protecting your museum's data?

Think of all the information your museum uses on a regular basis – employee files, sales receipts, membership data, grant information, and patron contributions – just to mention a few – all of these are integral to the operations of your museum. Unfortunately, this same information essential to your museum also poses a great risk to your organization.

Types of data security risks facing your museum
According to the US Government Accountability Office, more than 35,000 data security incidents are reported annually to the Department of Homeland Security. The most common types of security incidents belong to email/phishing scams, device/computer hardware theft, and unauthorized users of the network.

Your museum, like any other organization, is in need of cybersecurity. You might be wondering, why would my museum need to stay safe from cybercriminals when we do not have data that can be stolen? Your museum collects data by selling products and tickets online, collecting and updating member details, emailing newsletters, recording donations, and granting staff access to collection cataloging software. Downgrading the potential of an attack by saying "it won't happen to me" is just not the right attitude in today's world

where cyberattacks spread at an alarming rate. This is why it is important to implement cybersecurity in your museum.

Cybersecurity refers to using preventative methods for protecting the integrity, confidentiality, and availability of your data. An effective cybersecurity approach includes firewalls and gateways, anti-malware programs, user access management, authentication controls, business continuity, backup management, software updates, and a disaster recovery plan. Supported by your board and senior museum management, your cybersecurity strategy should align with your museum's goals.

Hackers are responsible for the majority of information security breaches. Cybercriminals look for ways to make monetary gain from organizations, like your museum, by using malware and phishing scams to collect sensitive data. And should your museum be hacked and sensitive data obtained, the cost to remedy such a data breach can be astronomical. According to IBM Security, the average cost of a data breach in the United States is $150 per record. As an example, if we conservatively estimate 10 sales per day using only Saturdays and Sundays, this would yield 1,040 sales records. Add that to a modest pool of 150 memberships and 100 donating patrons and you end up with a moderate 1,290 data records. Using these estimates, this size of data breach could cost your museum nearly $200,000 to address. An unbudgeted cost such as this could jeopardize the future of your museum.

The need for museum cybersecurity is great.
1. Cybercrime continues to grow
   a. Cyberattacks are increasing and becoming more disruptive to business.
   b. 43% of cyberattacks target small business.
2. Growing need for data usage
   a. Museums are using and storing considerable data as part of their activities.
   b. Cloud platforms are often being used to support and store this data.
   c. Much of this data contains important information such as employee, member, and sales information.
   d. If this data is made public, many of your clients might lose trust in you and your museum.
3. Online infrastructure growth
   a. It is not uncommon for a museum to have several websites.
   b. The more your museum relies on internet usage, the more your museum will need cybersecurity professionals to help keep your data safe.
4. Hackers continue to develop more advanced skills
   a. As information technology (IT) is constantly developing and changing, so are hackers and cybercriminals, identifying new ideas and ways of breaching data.
   b. The need for your museum to take precautions has never been greater.

What are you doing to make sure your sensitive museum data is secure?
With data breaches on the rise and their impact being predicted to affect organizations for years to come, cybercriminals are continuously getting smarter about hacking their targets. You should prioritize protecting your museum's data as a responsibility now more than ever.

To lower your risk and keep sensitive information safe, consider utilizing these proactive security practices:

1. Only save what is necessary.
   a. The more information you collect about your customers and employees, the more you need to protect them.
   b. To limit what hackers could steal, only save the information you absolutely need to run your business. Avoid collecting anything extra, and if you only need information temporarily, remove it properly after you've used it.
2. Keep an information inventory.
   a. Laptops, smartphones, tablets, and flash drives provide convenient ways to store and transfer information, but this also results in more opportunities for data to fall into the wrong hands.
   b. Keep track of what information you're storing, where you store it, and who has access to it. Make sure this information inventory includes both electronic files and physical documents with sensitive information.

3. Stay up to date with cybersecurity.

a. There are numerous cybersecurity programs that can protect museums of any size from malware and other threats. Look for a paid program that can secure your network and every device on it. The money you spend is well worth it, as a breach could cost you much more.

b. Ensure your program has email protection that filters out spam, malware, and dangerous file types.

c. Once you have your cybersecurity program in place, install all updates immediately. Organizations routinely get hacked because they fail to update their program.

4. Store physical documents securely.

a. Even though cyberattacks may be a more common threat, lost or stolen documents can be just as bad. Whenever documents contain sensitive information, it's important to keep them safe from unauthorized access.

b. Store documents in a locked file cabinet or room that only your museum's most trusted employees can access. Dispose of documents properly by running them through a shredder.

5. Promote awareness and educate your employees.

a. A recent study revealed that the biggest cyber security risk to businesses is employee negligence. Employees still fall victim of phishing scams, click on malicious links that can infect your museum computer system, or unintentionally expose sensitive data when working on a mobile device in public. Therefore, a key element of your security strategy has to be raising awareness and employee training to ensure that your staff understands the importance of data protection and security protocols.

b. Train employees to be suspicious of emails, especially those that contain attachments, and to report any unusual emails or attachment behavior to IT.

i. A quick route to accidentally downloading malware comes from clicking on links in emails or opening attachments. Caution all employees to be careful when opening emails – if they don't look legitimate, don't risk it.

c. This also applies to information entry forms that come with emails such as those stating that you won a competition. Caution employees not to give away any personal information if the timing of the email isn't what was expected.

d. Password strength – longer is stronger.

e. Using strong passwords and changing them regularly makes it harder for thieves to access information. Employees should never share their password with anyone. Passwords should be cryptic so it is difficult to guess, but it should also be memorable so employees can avoid writing it down. If employees must write it down, instruct them to keep it in a locked cabinet or drawer.

i. Best practices for strong passwords include the following:

1. Passwords should not contain all or part of your name or ID.

2. Passwords should be at least seven characters long.

3. Passwords should contain characters from at least two of the following four categories: upper case letters, lower case letters, numbers, and symbols (e.g. &, %, $, #).

6. Install internal controls.

   a. Criminals want to capture more than just one user's password and confidential files – they want access to your back-end databases, your point of service network, and your testing network. Consider segregating your networks with next-generation firewalls that treat your internal departments as potentially hostile to each other.

   b. Put in place a device control strategy to identify and control the use of removable storage devices – not only does this prevent bad stuff getting in, with data loss prevention, but it can also help stop personally identifiable information (PII) and intellectual property data from going out.

   c. Implement full disk protection and encrypt sensitive data stored on servers or removable media for sharing with business partners.

   d. Implement a data protection policy which guides employees on how to keep personal data secure.

   e. Backup your data to protect against ransomware.

      i. Cybercriminals can install ransomware on your computer and take hostage of all your data. These criminals realize that many organizations are often willing to pay to get their data back. Your data could also be compromised due to natural accidents such as a fire, flood, or other natural disasters in your office. To immunize your museum against ransomware and other threats, you should regularly back up important data. If you have backups, you can easily restore data and ensure that your ability to serve customers is not impacted. But keep in mind: just because you're using a cloud or other hosted service doesn't mean your data is backed up. Explicitly contracting for backup services is necessary to actually have your data secured.

   f. If you move to the cloud make sure that the ability to encrypt the data – both in the cloud and also when being transferred – is on your core requirements list.

7. Pay for expenses with a business credit card.

   a. For museum expenses, the best and most secure payment method is a business credit card. Most will have zero-liability fraud protection, and if you need to dispute a transaction, you won't be out any money during that process. You can set spending limits on employee cards and receive immediate notification of any transaction via text alerts.

8. Set internal controls to guard against employee fraud.

   a. Regardless of how much you trust your employees, it's wise to use internal controls to limit your employee fraud risk. This will help minimize the risk that employees will misuse company funds or steal customer information.

   b. Limit each employee's access to the information they need for their job. Make sure your systems log what information each employee accesses. Set up segregation of duties to prevent any single employee from having too much responsibility. For example, instead of having one employee make purchases and go over expense reports, split those tasks among two employees.

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9. Plan your response to data breaches.

   a. You always need to be prepared for a worst-case scenario. How you respond to security incidents can be the difference between a minor data loss and a costly breach. Your plan should include the following steps:

      i. Close any holes immediately.

         1. Disconnect and shut down any compromised computers, and stop using any compromised programs.

      ii. Notify the appropriate parties.

         1. Depending on the information that was stolen, you may need to let customers and law enforcement know about it.

      iii. Investigate what happened.

         1. Conduct an internal review or hire an agency to find out what went wrong.

Purchase cybersecurity insurance
It's a misconception that customer data can't be protected after an attack. Protecting museum data before an attack is ideal, but if the unfortunate does occur, cybersecurity insurance can help your museum pay for important steps like customer notifications and credit monitoring.

Not all breaches need to be publicized. But those that involve sensitive data like credit card and social security numbers require customer notifications. Moreover, should this type of breach occur, your museum may need to provide ongoing credit monitoring for affected customers as well.

Giving your museum maximum protection
Preventable security issues have brought down many small businesses. Although you can't completely eliminate the possibility of data breaches or fraud, using the right security strategies and taking a proactive approach to cyberattacks will help your museum reduce their likelihood and minimize the damage if one occurs.

Security for your museum

In the process of making the most fundamental business decisions for your museum, you must decide on how best to provide security for your facility, your staff and visitors, and your collections. This is obviously a very personal and individual decision with many different considerations. These difficult concerns must often be faced on tight budgets with the aim of keeping your museum both accessible and enjoyable to your visitors. In order to lessen and as much as possible prevent the assorted risks that may jeopardize your collection, your staff or visitors of your museum will need to develop an adaptable, multilayered security approach.

Creating a safe, welcoming, and open environment that encourages people to revisit is a primary concern. You do this because you value your institution, the important artifacts you hold, and your staff and visitors. The different choices and options available to protect your museum can be dizzying. Fortunately, the Security Practices for Museum Security as adopted by The Museum, Library, and Cultural Properties Council of ASIS International and The Museum Association Security Committee of the American Association of Museums developed by numerous noted museum specialists offers some helpful guidance:

1. Not all aspects of these practices will apply to every museum.

2. Some degree of security will be appropriate for most, if not all institutions.

3. Every museum has a duty to protect the collection.

   a. If an object is worthy of being accessioned, then it is worthy of having funds spent to protect it.

4. Foreseeability of crime

   a. Based on events and local data available, your museum should make every effort to foresee potential crimes against your institution if other crimes have been committed within your community.

   b. With the above, it should then be foreseeable that potential threats to your collection are also conceivable.

5. Adequacy of protection of your collection

   a. Your museum should view the protection of your collection from potential threats as one of the more important objectives of your museum.

   b. Protective steps should be taken to safeguard your more valuable and important artifacts.

c. Your museum should have a written protection program with policies and procedures on how your museum address your security.

d. One person should be designated as being in charge of and responsibility for security.

e. Security should be applicable to everyone and no one should be exempt for the policies and rules that you've designed to protect your collection, visitors, and staff.
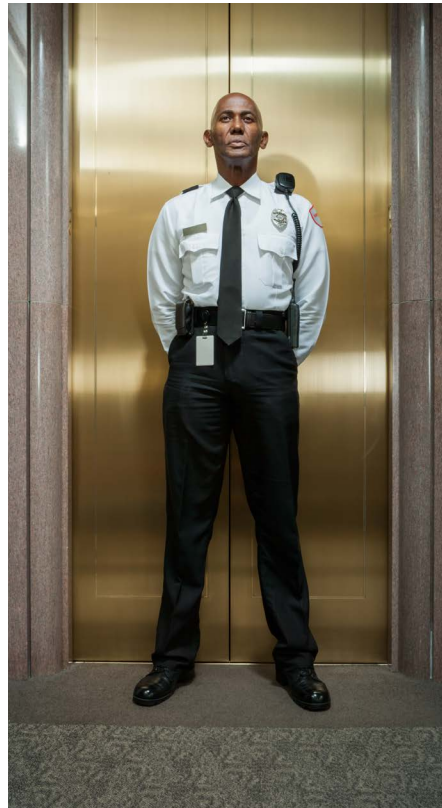
6. Fire protection

a. Your museum should be protected by a modern, electronic fire detection system that complies with NFPA 72 and listed by Underwriters Laboratories (UL) or a similarly accepted laboratory.

   i. Your fire detection system should be both visual and audible and clear from other signals and easily understood by all occupants of the building, including people who are disabled.

   ii. This system should also be monitored at a second location that is manned 24 hours per day, 7 days a week.

   iii. Fire suppression system(s) should be available. These can include:

      1. Portable fire extinguishers strategically placed throughout your facility. These should be inspected and serviced at least annually.

      2. Automatic fire suppression systems such as water sprinkler systems.

      3. Hose or standpipes.

b. Your museum should be inspected routinely to assure it meets local and state fire codes.

c. Fire exits with proper signage should be installed throughout your museum to facilitate unencumbered egress from your facility.

   i. Your museum should publish and implement an evacuation plan for employees and visitors. You should conduct at least one full drill per year requiring all staff to participate.

d. You should invite your local fire department regularly for tours and so they can be prepared should a fire response be needed.

7. Burglar alarms and electronic sensors

a. You should have intrusion detection and signaling systems that are monitored 24 hours per day, 7 days a week. Alarm annunciation should be both audible and visual on your local premises as well as a back-up location such as a commercial station or police or emergency dispatch station where permitted.

b. Your exterior doors should have magnetic switches to alert those monitoring your system whenever there is an unauthorized opening of your doors. These switches should be concealed when possible or on the protected side of the door. When switches are not practical, consider using motion detection alarms.

   i. All exterior windows should have similar switches that notifies those monitoring when a window is opened or left open.

c. All exterior doors and windows should have glass breaking detection devices that notifies those monitoring.

d. To detect unauthorized movement in your museum, strategically place motion detection devices.

e. Any collection rooms should remain locked and alarmed when not occupied.

f. Consider the use of programmable access control systems that utilize digital keypads or cards or biometric readers for your entrances and collection storage rooms.

g. You can utilize intrusion detection systems to notify you if there is an intrusion into your exhibit areas. Have lockable doors into these areas whenever possible.

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h. Special exhibit displayed items should be alarmed so they signal the monitoring station whenever they are touched or moved.

i. Whenever any portion of your museum is alarmed there should be a response by a person trained in security training. Alarms should not be ignored or assumptions made about the origin of the alarm.

j. Have a system for covertly summoning help for tour guides or docents should they notice an item missing, if someone becomes disruptive, or if an emergency occurs.

k. Utilize a police call button at cash registers to notify police of a hold-up. These should be placed in such a way to allow the clerk to activate the button without knowledge of the criminal. They should be silent locally and also annunciate in an off-site location.

l. All alarms should be regularly inspected.

m. Alarms should be supervised against tampering.

n. They should have a minimum of a 24-hour battery backup in case of power failure for your alarm systems.

8. Key control and retrieval

a. Your museum should have a written policy outlining your key control and retrieval practices.

b. Only persons needing a key should be given access to them.

c. Exterior doors and hatches should have good quality, pick-resistant locks.

d. Windows should be locked by a pin or a good quality lock than cannot be easily opened by breaking a small pane of glass.

e. Doors to collection storage areas should be locked with a quality deadbolt lock or something of equal quality.

f. All issued keys should be signed for on a register.

i. The keying system used by your museum should be of a type difficult to reproduce except by a bonded locksmith.

ii. You should have a key retrieval system to ensure all keys are returned when an employee leaves your museum.

iii. Keys should be stored in a secure manner so they cannot be removed without authorization.

iv. Key control and retrieval should be under the control of the security function.

g. Only high security quality cam locks should be used for display cases.

h. High value displayed items should be firmly fixed to their display feature so they cannot be easily removed. Security screws, brackets, and hangers with locking devices should be utilized, ones that require knowledge of the attachment system and time to remove them.

9. Security training

a. Your museum should have a training program for those who serve in a security capacity from outside agencies qualified to do so.

i. Training should reflect:

1. The size of your museum

2. The value or importance of your collection(s)

3. Individual circumstances of your museum

4. Any applicable local, state, or national licensing laws.

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ii. At a minimum, training should include classroom instruction prior to reporting to security duties and sufficient on-the-job training under the direct supervision of a competent and experienced security assigned employee to ensure proper performance of their security duties.

iii. Training should be ongoing to keep personnel in tune with any changing needs of your museum.

b. You should maintain records of all security training provided.

c. The ASIS International Private Security Officer Selection and Training Guideline offers guidance for determining security officer requirements and qualifications.

10. Access control

a. Your museum should adopt a policy on access control that regulates access of all persons including staff at all levels, any contractors, visitors, and others. This policy should define who may enter your facility, and, as appropriate, any high security areas of your facility, and the hours of the day and days of the week these individuals may enter or be denied entry.

b. Access to any non-public portions for your museum should be limited to individuals needing access to carry out their duties.

i. Any visitors to non-public areas of your museum should sign in and be announced.

c. Access to collection storage areas should be limited to staff with a need to visit storage. Researchers and students who require access to the collection materials should be accompanied at all times by qualified professional.

d. Everyone should be required to enter and leave your museum through designated entrances controlled by those assigned security responsibilities.

e. Staff, contractors, and visitors to non-public areas should be issued a photo ID badge. Badges should be:

i. Worn on outer garments whenever in the building.

ii. Color-coded and numbered for easy identification against issuance documents.

iii. Displayed to security personnel when entering the building.

iv. No smaller than 2 x 3¼ and laminated to lessen chances of tampering.

11. Parcel control

a. Your museum should control the flow of property in and out for your premises.

b. Any larger parcels (bigger than 11" by 15") should only be allowed entry by security assigned personnel.

c. A written parcel entry/exit system should be used to control property entering or leaving your museum.

12. Staffing

a. Much like training, security staffing requirements will be dependent upon:

i. The size of your museum

ii. The value or importance of your collection(s)

iii. Individual circumstances of your museum

iv. Any applicable local, state, or national licensing laws

b. Once your security staffing levels are determined, they should remain constant and not diminished by breaks or absences.

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13. Other suggested guidelines
    a. Your museum should establish collection storage room protocols based on the value and number of accessioned items in your collected works. This can vary greatly from museum to museum. The Suggested Practices for Museum Security offers numerous suggestions.
    b. Consider posting a formal list outlining your museum's rules for the public.
    c. Your security rules should apply to everyone including your museum director, board members, donors, and professionals.
    d. You should have periodic audits of your security protocols.
    e. You should have a disaster plan dealing with foreseeable disasters.
    f. Smoking should be prohibited or limited to designated areas.
    g. Security assigned should meet predetermined qualifications (referenced earlier).
    h. Your museum should utilize employee pre-screening practices in line with your state and local requirements. You should consider consulting with your legal counsel before you begin this pre-screening.

The threats to your museum's security are many. Despite the myriad of risks posed, it is a difficult balancing act to meet the expectations of both the visitors and management and your board of directors. In the end however, all of you have one crucial purpose – that of protecting the past for the benefit of everyone.

Managing your vehicle exposures and common causes of vehicle accidents

One of the more common, yet often unrealized, risks some museums face is managing driver and driving exposures. The task of driving is often taken for granted and many don't realize the associated risks. Things such as allowing individuals with bad driving records to drive for your museum, staff driving their personal vehicles, unrealized hazards of unfamiliar vehicles, along with a lack of defensive driving skills can leave your museum vulnerable.

If your museum is in need of managing your driver exposure(s), please reference the Markel "Components of a Driver Safety Program" for strategies that include:

• Driver selection and driver evaluation process
• Demonstrating management support
• Developing written policies and programs
• Orientation and training programs
• Process for incident reporting
• Protocols for inspections and maintenance

Additionally you can find information pertaining to some of the more common causes of accidents:

• Avoiding rear-end collisions
• Avoiding intersections collisions
• Steering clear of failure to yield accidents

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Crisis management planning for your organization

What would you do if a fire destroyed part of your museum, or a tornado struck your building, or someone suffered a life-threatening injury? If you had a crisis management plan in place, you'd know just what to do.

Crisis management planning involves setting aside "think time" to develop a plan to address a variety of potential scenarios — and even establishing a backup "plan B" in the event unforeseen circumstances inhibit your primary response plan. In developing your plan, assign specific responsibilities to staff members so there is no confusion about who should evacuate employees, records, and crucial business equipment. Very importantly, have a backup plan in case critical personnel are out at the time of a catastrophe. Know ahead of time what you need to take with you in an emergency. Identify alternate power sources and evaluate the crisis response capabilities of your vendors. Consider including the following in your crisis management procedures manual:

- The purpose, scope, and organization of the manual.
- The structure of the crisis management hierarchy, including the chain of command, composition, and general responsibilities of the emergency teams appointed.
- Evacuation instructions, including explanations of alarm signals and diagrams of exit routes.
- Loss prevention and loss reduction procedures organized by peril (natural, human, or economic) and separated into pre- and post-event measures.
- Procedures, addresses, and telephone numbers for contacting the fire department, police, medical services, pollution-control personnel, and other sources of help, including senior management.

- Communication procedures during and after the emergency, especially procedures to notify employees of progress towards resuming operations. Also address who will manage media inquiries.

Within your plan, at minimum, you should:

- Establish an evacuation procedure. Rehearse your plan at least twice a year, with staff and volunteers.
- Post emergency numbers by your telephone. In addition to 911, post the number of your local fire and police departments, poison control center, gas and electric companies, phone and water companies, and insurance company.

For help in developing a crisis management plan, contact your state emergency planning office or your local fire department.

To paraphrase a quote attributed to a Navy SEAL, "In a crisis, we don't rise to the level of our expectation. We fail to the level of our training."

Managing social media risks

Your museum has the ability to harness the power of social media, but that power in turn comes from the people. Lawrence Savell of Chadbourne & Park, LLP in his National Law Review article suggests that social networking presents many opportunities for museums that know how to use it properly. But used improperly, those same museums may face reputational damage, defamation cases, and intellectual property lawsuits. He goes on to offer these guidelines to minimize your risks:

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1. **Don't be fooled by informality:** Horror stories persist about how the perceived informality of email caused employees to think there was latitude to say things that would be inappropriate in formal contexts. That same trap lurks in the social media. Employees must know they are subject to traditional legal principles.

2. **Know the implications of employee posts:** Employers are generally held responsible for all employees' actions that are performed as a part of their job. Remind staff that existing employee guidelines also apply to online posts, and create a social media policy that unambiguously formalizes acceptable behavior.

3. **Think twice about outside submissions:** Risks arising from posts or comments by third parties can be avoided by simply not allowing them. Not allowing posts or comments by others can have practical downsides, however. Chief among these is limiting opportunities for interaction with potential customers.

4. **If you make a mistake, fix it:** Should you determine that a mistake was made and that what you posted was a false, derogatory statement, a prompt correction or clarification should help reduce potential damages. Plus, it furthers the goal of providing accurate information to your audience.

5. **Never make promises you can't keep:** If you say you will do something, make sure you follow through. This will help avoid potential liability for claims such as misrepresentation or breach of contract. It will also help keep you from earning the unwanted ire of disappointed customers.

6. **Monitor your online presence:** Regularly monitor your online pages and profiles so that you can promptly detect if your page or profile has been hijacked or modified by an outside party without permission. They may send messages you did not create and attribute them to you.

7. **Comply with regulatory requirements:** Be sure you are not violating applicable requirements.

8. **Follow advertising restrictions:** To the extent that your social networking efforts may be viewed in whole, or even in part, as an advertising method, you will need to comply with all applicable advertising, deceptive practice and unfair competition laws and regulations.

9. **Appreciate social media's global reach:** Facebook reports that about 70% of its billions of users are outside the US. The laws of many jurisdictions may potentially apply, which, among other things, may not be as protective of certain rights as US laws are -- and may not provide the privileges that US laws do.

10. **Labeling it "opinion" doesn't make it so:** Statements may be protected from constituting defamation if they are not capable of being proven true or false. But merely labeling something an opinion does not necessarily give it a free ride and words like "I think" or "I believe" do not assure protection for what follows.

11. **Qualify your language:** You may obtain some insulation from certain claims by appropriately qualifying language. If there is doubt, use less-than-absolute words like "may" or "might" rather than "will." Terms like "alleged" or "reported" may also reduce certain liability risks.

12. **Use appropriate disclaimers:** You may obtain some insulation from liability by posting disclaimers. A disclaimer is not perfect or ironclad by any means, of course, and the degree to which courts uphold them is not absolute, but it is always better to have one than not. They can definitely help.

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13. **Maintain confidentiality:** Businesses that receive client or patient confidences must maintain that confidentiality. Possible sanctions for breach may include termination of employment, loss of professional license, significant civil liability, or even criminal liability.

14. **Purchase sufficient liability insurance:** Review your policies with your agent to determine if the types of potential risks described in this list are covered. Consider obtaining additional coverage if they are not, such as third party media liability coverage for infringement and liability costs associated with internet publishing.

15. **Retain counsel before you have a problem:** Be sure to consult with experienced counsel about all social media matters before you begin to leverage all the opportunities it offers. Receiving legal advice from an expert about the specific online activities you plan to engage in will provide the best protection.

Investigation and incident response guidelines

Despite your best efforts to prevent an accident or incident from occurring at your museum, there may come a time when one does occur. How should you respond? You and your staff will in all likelihood be in the best position to know what is immediately needed and your response can make a big difference in the claims process.

If an injury occurs, assess the person's status and immediately stabilize them. If the injury appears serious, call 911. If emergency personnel are not needed, provide whatever medical attention may be necessary. Contact parents, guardians, or appropriate relative(s) as soon as possible to advise them of any injuries and solicit their input. Address the injured person's needs first and foremost.

Once the injured person has been taken care of, begin to gather some preliminary information:

- Names, addresses, phone numbers, and emails for any witnesses.
- Ask each of them for a brief description of what they saw.
- Take photos of the scene of the accident to preserve the setting. Ask those nearby if they took photos on their cell phones. If so, get their contact information.
- Complete an incident form stating just the factual information. Refrain from making any statements regarding fault. To aid you in gathering this information, you can obtain an incident report form at: http://www.markelinsurance.com/~/media/specialty/claims/incident_report_form.pdf?la=en
- If you have video surveillance equipment at your facility that may have captured the incident, preserve it, along with any equipment that may be involved.
- Document everything that you do.
- For serious property claims, take the necessary steps to preserve the damaged property and mitigate any further damage. Make temporary repairs when necessary, and keep all receipts.

Immediately report your claim to your agent or to Markel. Reports can be emailed to Markel at newclaims@markel.com or you can call 800-362-7535 or fax 855-662-7535.

Your new claim notice should include the following:
- Policy number
- Insured and claimant names with contact details
- Date of loss location and description of loss
- Current location of insured items, if known

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- All pertinent documentation necessary to properly evaluate the claim (police reports, photos, etc.) and any information mentioned above, that you may have gathered
- For after-hours emergencies such as death, serious bodily injury, or catastrophic property damage, immediately call Markel Claims
- Report all claims involving theft, vandalism, or other crimes to the police when they occur. Get the police report when possible

You can greatly aid your insurance company by promptly reporting your claim and providing them with the above facts and information related to your claim. With this information, your insurance company will conduct a thorough investigation. Investigating should be left up to the insurance company who is aware of applicable state laws and requirements.

Afterwards, you can further help your insurance company by copying and submitting all correspondence you may receive or obtain.
- Copy all accident-related correspondence, and mail the originals to Markel. This includes reports, statements, bills, and letters.
- Send all correspondence as soon as you receive it—don't let it pile up.
- Reference your policy number and claim number on each document.
- If you receive any type of legal papers, immediately call Markel Claims. If possible, fax the documents to us.
- Correspondence related to open claims may also be submitted via e-mail to markelclaims@markel.com.

A good incident response will go a long way to helping your insurance company. Once a claim has been filed, work with your claims examiner as needed. Your input can help your claims examiner work toward the proper resolution of the matter, whether it be settlement or defense.

Creating and maintaining a culture of risk management

As with any other business focus, in order for risk management to remain "front and center", the risks facing your museum should be routinely examined. This process should become part of your operational process and integrated into your day-to-day operations.

This should start at the highest level of your museum and managers can do much to promote it so that it becomes integral to the way that you operate:

1. Operate in a transparent and ethical manner (be open about making, and remedying, a mistake)
2. Promote a sense of accountability
3. Build risk management into operations
4. Include risk management in program development
5. Incorporate good control standards
6. Establish ways of monitoring when problems arise
7. Determine methods to address risks that are beyond your museums threshold of risk
8. Check your professional organizations for resources

In order to succeed, you must make a conscious effort to manage your exposures.

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