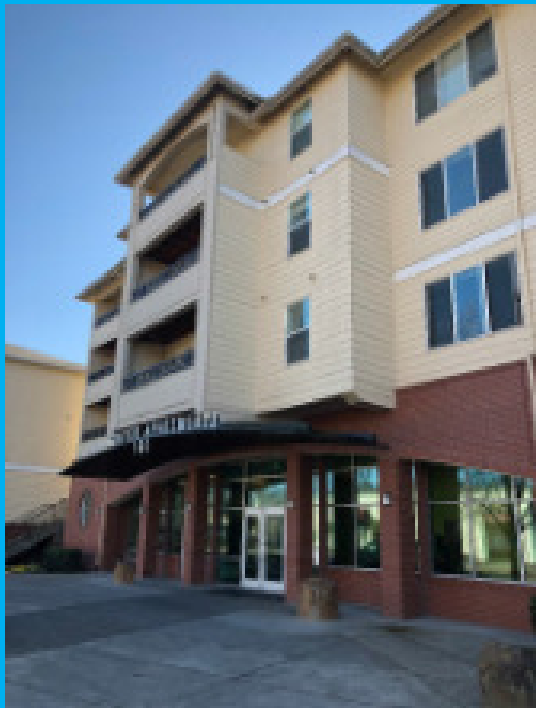


Risk Management - Property / GL



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What is Risk Management ?

“The sound practice of identifying risks and making informed, calculated decisions to avoid or control these risks, thus enabling your organization to minimize or eliminate events that contribute to losses”

The purpose of this training is to increase your Risk Management general awareness of potential exposures related to Property and General Liability coverages.



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Pre-Survey: Types of Claims

Frequency -

- Slip, trips and Falls – indoor and outdoor, stairs or flat walking surfaces

Severity -

- Fires
 - Stovetop's
 - Smoking materials
- Water damage
 - Broken sprinkler heads
 - Overflowed bathtubs
 - Frozen pipes
 - Mold



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Pre-Survey: Benchmarking Losses



Housing
Benchmark

Apartments General Liability Losses by Frequency		Apartments General Liability Losses by Severity	
1.	Slip/trip - exterior	1.	Slip/trip - exterior
2.	Property damage - motor vehicle	2.	Failure to maintain
3.	Property damage/water	3.	Struck against object
4.	Slip/trip - interior	4.	Alleged negligence
5.	Mold	5.	Fire

Apartments Property Losses by Frequency		Apartments Property Losses by Frequency	
1.	Burglary & theft	1.	Fire
2.	Fire	2.	Water damage - burst/frozen pipe/pipe leak/overflow
3.	Storm - lightning	3.	Weather - hail & wind
4.	Water damage - burst/frozen pipe/pipe leak/overflow	4.	Burglary & theft
5.	Property damage - motor vehicle	5.	Storm - lightning



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Pre-Survey: ITV

- Verify Square footage – Google Earth / Pictometry
- Building Construction Type
 - Wood / Brick ?
 - Wood / Concrete?
- Verify interior make up, do not relay on MSB standard defaults
- SOV with COPE information
 - Construction, Occupancy, Protection and Exposure



ISO Bldg. Classes

Use	AKA	Building Value	BPP Value	Const	Area	Year Built	Fire P/C	# of Stories	Updates	Protection
Residential - Foster Home	Statesman	1,290,000	5,000	Frame	12,900	2011	2	2		Smoke Det
Apartments	Renaissance Place	2,859,780	-	Frame	27,236	1973	2	2	Updated fully 2013	Added 11/25/14
Apartments - 6 units	Winter St Apartments	513,450	-	Frame	4,890	1962	2	2		
Apartments - 6 units	Winter St Apartments	513,450	-	Frame	4,890	1962	2	2	2009	



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Onsite Exposures



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Policies and Procedures – the Cornerstone

- A Safety Policy Statement that communicates management's commitment to both employee and public safety
- Assignment of responsibilities and procedures to ensure that such responsibilities are performed
- Initial safety orientation programs/procedures
- Emergency procedures
- Accident investigation and reporting procedures
- Formal inspection and maintenance procedures

ALL should be written

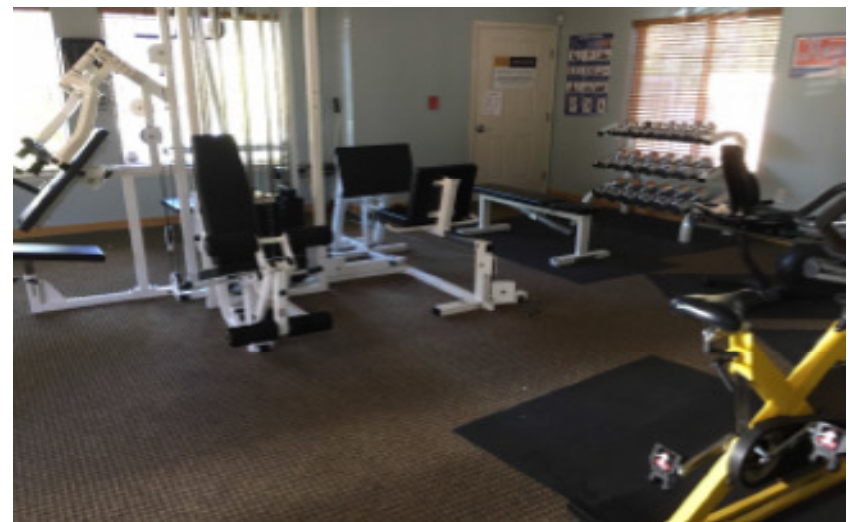


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“Front of the House”– Common Areas

- Slips, trips and Falls -Common Areas
- Playgrounds
- Pools / Spas / Water features
- Fitness centers & Sauna
- Fire pits
- Security & Lighting



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Apartments / Guest Rooms

- Are the carpets and other surfacing in good shape?
- UL listed Smoke & Carbon monoxide detectors installed within 15' of all sleeping rooms.
- GFI's on all outlets near water sources (6 ft.)
- Temporary wiring or extension cords.
- Plastic couplings on water connections – replace with metal.
- Don't hang anything on the fire sprinklers



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Bathrooms

- Tubs and showers
- Non skid surfaces for flooring
- Grab bars

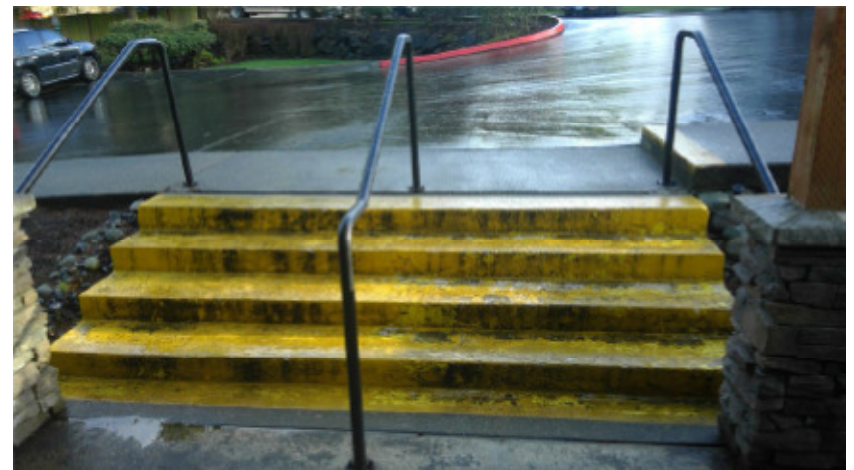


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Slips, Trips and Falls

- Parking lots and Garages
- Traffic speed bumps
- Walkways, carpets
- Handrails
- Upper balcony areas
- Stairs
- Wet floors / Spills



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Kitchens

- Cooking Equipment -service contracts, exhaust hood /fire suppression. [Auto Out](#)
- Fire Extinguishers – service every year, but check monthly
- Seismic areas –flexible gas piping to gas fired equipment.
- Any flammables / combustibles



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Pools / Spas

- Depth markings / signage.
- Pool chemicals.
- Fencing 5' / self-locking gates.
- Lifesaving ring and Shepard's hook.
- Virginia Graeme Baker Act – anti-vortex valve with automatic shutoff pump.
- Non-skid decking and on stairs.



Fire Pits / Saunas

- Fire Pits
 - Signage - “Adult supervision”
 - Liability Waiver.
- Sauna:
 - Wooden guarding - above the heating element.
 - Signage - “Use at your own risk” and time limitation
 - Staff monitoring.



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Fitness Centers

- Liability Wavier
- Restrict ages – guardian supervision
- Signage (prominent) – usage / safety rules
- 3rd party maintenance – COC with named
- Eliminate or limit exercise balls and free weights
- No exposed electrical cords



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Playgrounds

- Signage
 - Age limitations
 - No Glass
 - Adult supervision
 - Hours of operation
 - Spacing between equipment
 - Fenced / protected area.
 - Self-closing / latching gate.
 - Good lighting



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Playgrounds

Surfacing:

- (Rubber Mat, Shredded Rubber, Wood Chips , Mulch or Sand.)
- At least a 6-inch-deep base at all times.

Maintenance

- Equipment properly anchored
- S-clips, pulleys, cables, ropes, pins etc.
- No pesticides or other chemicals used
- Frequent cleaning
- Daily inspections.



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Maintenance

- 2 hour or higher fire rated area.
- Fire doors shut/ magnetic.
- Welding / hot work – welding curtain or outside, fire watch.
- Flammable liquids in UL or FM cabinets
- Keep wood to a minimum
- Do not blow dust off when cleaning area – vacuum.
- Electrical panels – keep all ordinary combustibles a minimum of 36” from all sides of all electrical panels.



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Laundry Facilities

- 2 hour or higher fire rated area.
- Fire doors shut/ magnetic.
- Flexible piping on the gas lines – movement during earthquake.
- Provide smooth ducting – clean ducting often.
- Annually professional cleaning dryers / exhaust lines
- Checked daily.
- UL/FM approved waste containers.

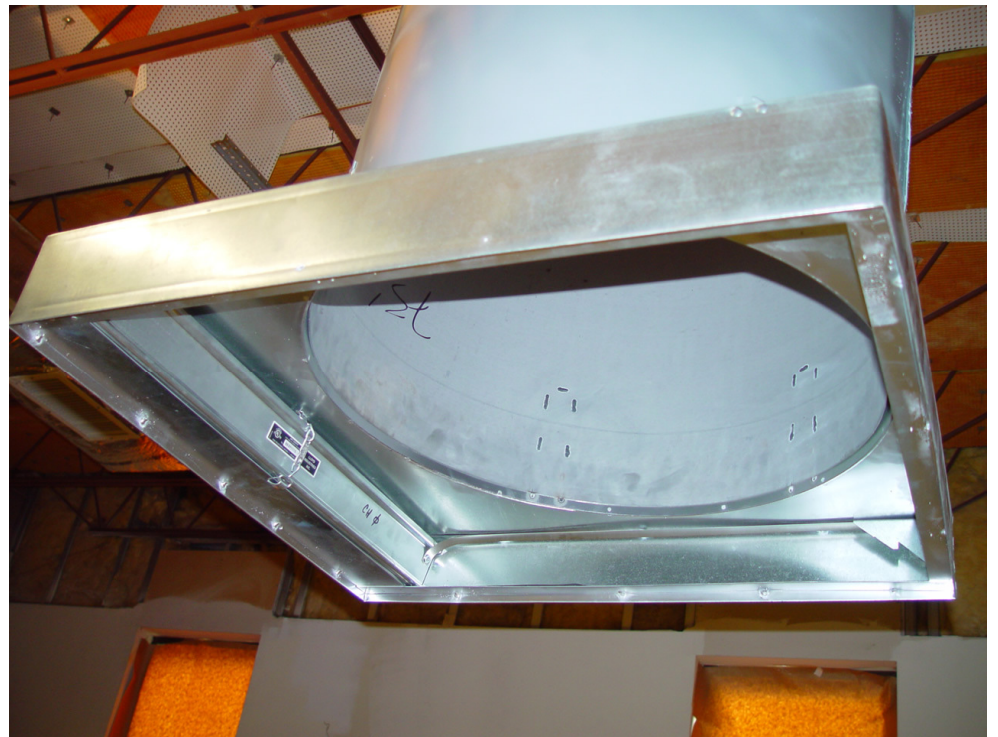


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Trash Chutes

- Trash chutes – doors automatically shut
- Fire Sprinkler at top of chute
- Fire damper has counter balance chain or cable with a fusible link .



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Fire Sprinkler / Alarm

- UL listed central station monitoring, water flow and tamper switches
- Smoke detectors / pull stations – preferred hard-wired
- 18” clear space below sprinkler heads
- Electronic monitored or chain / lock main water control valve in the open position to prevent tampering.
- Weekly visuals – testing per NFPA 25.
- Annual inspections.



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Lighting

- Is there good indoor and outdoor lighting on walkways, hallways and Stairs? Emergency Lights?
- Outside - Is the lighting bright enough to see the walkways and parking lots at night?
- Well lit areas help with security.....



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Security

- Cameras present in areas such as entrances, hallways, parking garages.



- Security staff – scheduled rounds of the property?
Recorded?
- Is Security checking:
 - door locks.
 - fire sprinkler valves -open position.
 - Any fall potentials.



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Questions / Comments?

**Thank you for increasing your Risk
Management Awareness!**

**Joe Subitch, CSP, CPSI
Sr. Risk Management Consultant**



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