

Loss Control Questionnaire: **Residential Property Managers**

Provided by Camargo Insurance

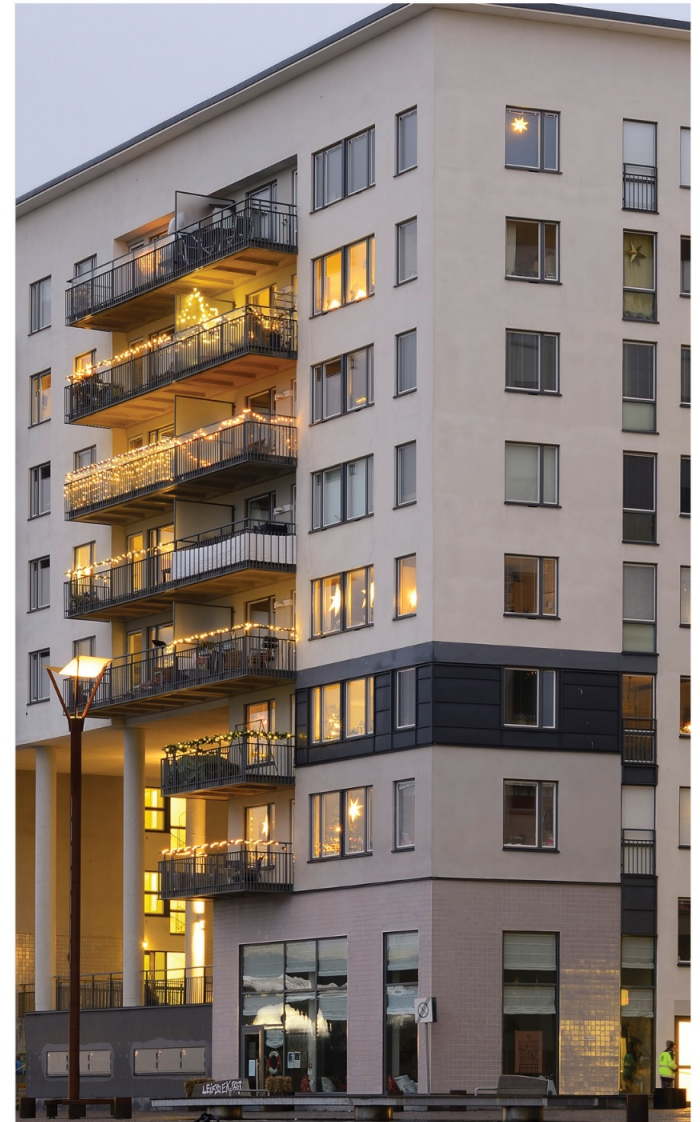


Examine Your Risk

Even if a property manager only looks after a single space, they face innumerable exposures—exposures that can come from a variety of sources, leading to thousands of dollars in damages and loss of income potential in an instant.

Thankfully, assessing your exposures and taking the appropriate precautions can go a long way toward protecting your business. This proactive approach is particularly important when it comes to identifying and avoiding gaps in your risk management program. In many cases, insurance companies will require property managers to have certain policies and procedures in place in order to obtain or maintain coverage.

This questionnaire gives property managers the opportunity to review risk categories specific to their operations and take action to address those risks.



PROPERTY

Property - General	Yes	No	N/A	Notes
Is the building in good condition overall?				
Is the roof in good repair with no visible water intrusion marks?				The age of the roof should be taken into consideration—a thorough roof inspection can provide you with invaluable information.
Is the electrical wiring in good repair?				Wiring must be in compliance with NFPA 70.
Are there Class ABC fire extinguishers in common areas?				Fire extinguishers should be available in hallways, lobbies and other common areas. They must be inspected and tagged at least annually.
Is a no-smoking policy in place?				Smoking, if allowed, should be limited to outdoor areas and away from any hazards.
Are tenants banned from using grills on balconies?				Both gas and charcoal grills should be banned from being used on balconies.
Is trash removed and not allowed to pile up?				Accumulating trash presents a fire hazard and may even attract vermin and pests.
Are fire detection systems installed? Are they inspected and tested regularly?				
Is landscaping completed on a regular schedule? Are trees trimmed away from the building as part of landscaping duties?				Vegetation that's too close to the building can damage property during windstorms as well as create significant fire hazards.
Are appliances inspected before new tenants move in and at regular intervals?				Faulty appliances could cause gas leaks, electrical fires or water damage.

Do you hire a qualified person to make repairs and address maintenance requests?				Only qualified people (e.g., plumbers and electricians) should make repairs.
Is there a system in place to ensure tenants report property damage? Does that system ensure repairs are made in a timely manner?				

Sprinkler System	Yes	No	N/A	Notes
Is there an automatic sprinkler system installed?				Sprinkler systems are often required in apartment complexes by local jurisdictions. In some cases, retrofitting is required. Even if the system is not required by law, insurance carriers often require policyholders to install one.
Is the sprinkler system designed for the hazard?				Sprinkler system data should be located on a placard on the system.
Is the sprinkler system inspected at least annually? Does it pass these inspections?				Sprinkler inspection information should be located on tags and paperwork on the risers.
Is the fire department connection (FDC) outside the building easily accessible?				These items must be accessible so the fire department can pump more water into the system.
Are sprinkler riser valves supervised (e.g., locked open or electronically monitored)?				
Are employees trained on what to do if a sprinkler is ever damaged and opens?				In the event a sprinkler head is accidentally broken and goes off, it's critical to shut down the water to avoid further water damage.
Are tenants instructed to never block sprinkler heads?				For most sprinkler systems, 18" of clearance below sprinkler heads must be maintained in order for it to work properly.

GENERAL LIABILITY

Premises	Yes	No	N/A	Notes
Are tenants required to sign leases prior to moving in?				Leases should be reviewed by legal professionals and include information on lease default, liability and penalties.
Are floor surfaces clean and dry?				
During winter, are the parking lot and sidewalks clear of snow and ice?				Shoveling should either be done by a qualified employee or be completed by a third-party contractor.
Are walkways well-lit, especially entrances, exits and stairways?				
Are exits clearly marked and clear for an emergency exit?				
Are restricted or potentially hazardous areas marked with "Authorized Personnel Only" signage?				
Does the complex have adequate smoke and carbon monoxide alarms?				
Is the parking lot in good repair with well-marked spaces?				
Is there a security system place? Does it include cameras?				
If the building has a garbage chute, is it designed in a way that prevents children from climbing into it?				The doors to the garbage chute should be high off the ground with small entrances.

If pets are allowed, are residents required to take precautions to ensure the pets do not bite someone?				Dogs should be kept on leashes when they are outside the building or in the hallways of the complex.
If your facility offers on-site laundry, are rules and instructions clearly posted?				
If there is a fitness center on-site, is access limited to those who have signed a waiver?				
Is access to master keys to unlock units restricted to designated employees?				
Is mold inspection or testing done regularly?				Mold can create serious indoor air quality and health concerns.
Are air ducts cleaned regularly?				
If there are elevators on-site, are they inspected regularly by a qualified person?				Most states require businesses to inspect any elevators they have on their premises.
Are precautions taken to protect your tenants' confidential and financial information when they use the internet?				

Playground (If Applicable)	Yes	No	N/A	Notes
Are playground equipment and surfaces designed to standards outlined in the Consumer Product Safety Commission (CPSC) handbook?				The CPSC has technical standards for playground equipment. Installing equipment that does not meet these standards could lead to increased liability.
Is playground equipment inspected regularly?				

Is the playground supervised? If not, have you posted signage and put hold-harmless agreements in place?				Measures should be taken to ensure children are not using playground equipment unsupervised.
Swimming Pool (If Applicable)	Yes	No	N/A	Notes
Is the pool designed to National Spa and Pool Institute (NPSI) standards?				You should document NPSI compliance.
Is the pool gated and secured?				
Is appropriate signage placed around the pool?				Signage can include "No Running" and "No Diving" signs. It should also include any applicable warnings regarding water depths and similar pool hazards.
Does your pool have nonslip ladders and surfaces?				
Is access to pool chemicals limited to authorized employees only?				

WORKERS' COMPENSATION

General	Yes	No	N/A	Notes
Do you support return-to-work?				This can be a written program, a list of light-duty tasks or evidence in past claims of bringing employees back.
Is there a written safety and health plan in place?				
Is chemical training done, specifically on cleaning chemicals?				Mixing incompatible cleaning chemicals can result in very toxic vapors.
Are Safety Data Sheets (SDS) available?				
Is there an eyewash station available?				
Are employees trained on first aid? Is a first-aid kit available?				
Is good housekeeping practiced?				Floors and aisles should be clean with no tripping hazards.
Are stairways in good condition and equipped with nonslip treads and sturdy handrails?				
Are ladders and step stools available and in good repair?				
Are trash and recycling compactors guarded properly and tagged with instructions for use?				
Is there a formal training program for new employees?				

If you perform your own grounds maintenance, is all of your equipment properly guarded?			Lawn mowers, trimmers, snowblowers and similar equipment that is missing guards can cause serious injuries.
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CRIME

General	Yes	No	N/A	Notes
Are your doors equipped with deadbolts? Are windows tamper-proof?				
Is the parking lot under surveillance?				
Is there an alarm system in place?				
Are background checks performed for employees?				

AUTO

All Drivers	Yes	No	N/A	Notes
Are drivers at least 18 years old?				
Are motor vehicle records (MVRs) secured for all drivers?				Annual MVRs are required for anyone operating a vehicle for company business, whether the vehicle is company-owned or not.
Do drivers have an acceptable driving record?				An acceptable driving record typically means the driver has no serious violations (e.g., DUI or reckless driving) in the last five years and no more than two moving violations in the last three years.
Is there a policy in place on cellphone usage? Is it properly communicated to drivers?				Employees should not use hand-held cell phones while driving (hands-free devices are acceptable).
Is there a policy in place on seat belt usage? Is it properly communicated to drivers?				
Are expectations for safe driving communicated to drivers?				
Are inspections conducted on vehicles before each shift?				Whether company-owned or personal, all vehicles should have a basic check done.
Company-owned Vehicles				
Company-owned Vehicles	Yes	No	N/A	Notes
Are company vehicles on a regular maintenance plan?				
Is the personal use of company vehicles prohibited?				

Employee-owned Vehicles	Yes	No	N/A	Notes
Is evidence of personal insurance reviewed and kept up to date?				
