

BUILDING CHECKUP GUIDE

A Property Manager's Guide to The Top 8 Insurance Related Building Losses and How to Manage Them

1. Walkways, Parking Lots and Garages

Make sure any debris is removed and immediately repair any cracks or lifts in the pavement or floors. Proper lighting of sidewalks and parking areas is important in protecting against slips, trips and falls.

2. Swimming Pools

This breaks down into safety, staffing and maintenance. New York State Health codes require that every facility have a Certified Pool Operator (CPO) involved. You can also hire an independent pool management company to handle the day-to-day operations and keep the facility up to regulatory standards.

3. Playgrounds

Faulty equipment, improper surfaces, and unsupervised children can lead to an unforeseen visit to an emergency room and most likely will result in a lawsuit. You need to look for things that can entangle, impale or entrap a child. Check for broken equipment and make sure equipment doesn't show any signs of weakening, splintering or rusting. Rubber surfacing mats and tiles that are safety tested should be mandatory as it is also a common insurance requirement.

4. Roof Decks

Roof decks can be a huge liability exposure and will usually require at least a four-foot railing atop the parapet. Assuming that your building's roof deck was approved by an engineer and installed by a contractor who specializes in roof decks, you still need to take precautions. Debris from plants must be tended to often, as leaves can clog drains, which in turn can cause leaks and floods. Rules should also be posted addressing cooking, clean-up requirements, alcohol, age restrictions and hours of admittance.

Also, many buildings today use gravel and stone to cover the roof membrane. Be aware that the rocks make it harder to find leaks when they occur and also interfere with proper roof maintenance.

5. Stairwells and Common Areas

Although smoke alarms are required in most units, I am amazed how many buildings do not have them on each landing or hallway. Smoke is the number one cause of death in fires as it travels so rapidly! The more notice your residents have, the better chance they have of escaping. Emergency lighting and illuminated exit signs are also key factors in life safety during a fire. People tend to panic during a fire. By providing the proper lighting, people can exit the building safely, reducing the likelihood of injury or death. Insurance carriers now prefer to see both installed in buildings, especially if the building is over six stories.

6. Recreational Facilities

Rules and regulations should be posted for everyone to see. They should also contain age restrictions, hours of operation, and whether or not guests are allowed. Doors should remain locked when the facilities are not in use and/or should lock automatically when closed. Equipment should be in working order and inspected regularly. Pay special attention to locker rooms, showers, saunas, or steam rooms by keeping the floors dry and slip-free. This can be difficult when you have multiple residents using the facilities at a given time.

7. Elevators

Perform preventative maintenance regularly. When doing so, make sure notices are clearly posted, and residents are aware of any issues. Violations can be a significant safety hazard and need to be addressed immediately.

8. Building Security

It is the board's responsibility to provide a secure living environment. Intercom systems, locked doors, and keypad entry are a start, but they can also provide a false sense of security. Closed circuit television and or a 24-hour door-person are proven deterrents.

Minimizing your liability is a joint effort between the building owner and occupants. Everyone needs to work together and develop a plan to address any existing exposures. The old adage holds true, "An ounce of prevention is worth a pound of cure."