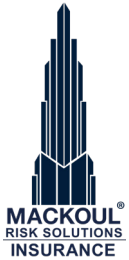


A photograph of two children in a swimming pool. The child in the foreground is wearing pink sunglasses and has water on their face. The child in the background is also wearing sunglasses and is partially submerged. The water is blue and splashing.

POOL SAFETY TIPS



A swimming pool adds another level of desirability to a community association. As the weather gets warmer, it's a good time to review the policies and procedures surrounding the community pool and ensure insurance coverage is up to date. Here are a few tips to ensure the community pool remains a safe amenity for residents to enjoy.

- Bathhouse and sanitary facilities should have adequate lighting, ventilation and be kept in sanitary condition.
- There should be suitable automatic equipment for the disinfection of pool water.
- Pool entryway protection for in-ground swimming pools: Entry to the pool should have a self-closing and self-locking door or gate to prevent unauthorized access to the pool. Outdoor pools should be further protected by a fence that is at least 4 feet in height.
- Lifesaving equipment for the pool should be mounted in a secure place that is available to occupants of the pool if needed. These include, but are not limited to, a life ring and lifesaving hook.
- The pool should have safety rules posted that include:
 - no one to swim alone
 - children under 14 must be with an adult
 - no glass bottles or drinking glasses
 - no running/horseplay
 - hours of operation
- Pools, Jacuzzis and hot tubs should be equipped with anti-vortex drain covers to prevent injury or death from suction if the drain is opened or is leaking.
- Wading pools should be removed or have a policy enforced that requires their use only with adult supervision. Wading pools should be drained when adult supervision is not present.

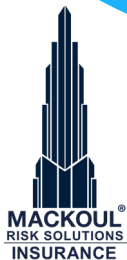
It's important to ensure everyone follows these simple safety steps to stay safe in and around the water.

POOL SAFETY

On average, there are 10 deaths per day in the U.S. that are caused from fatal unintentional drownings each year.



TOP TEN BARBECUE SAFETY TIPS



1. The most important safety tip: ALWAYS KEEP A FIRE EXTINGUISHER ON HAND WHEN GRILLING!

You should also keep a garden hose or bucket of water/sand nearby.

BEFORE USE:

2. Placement of Grill

- Store and use all grills on a large, flat surface that cannot burn such as concrete or asphalt.
- Never use a grill indoors and also never position your grill under or on top of anything that can catch fire. *This includes in garages, under car ports, on porches, decks or balconies.
- Keep a 10 foot horizontal and vertical separation between your grill and all buildings, trees and any combustible materials. Use the same guidelines for tiki torches.

3. Check with your local ordinance codes to see grilling restrictions for your property. Follow these codes for your own safety!

4. Condition of Grill:

- Check your grill for cracking, brittleness, holes and leaks before using. If you suspect a leak, brush soapy water around all joints and watch for bubbles.
**Never attempt to repair a tank valve or appliance yourself. See a Liquefied Petroleum (LP) gas dealer or a qualified appliance repair person.
- Replace all scratched and nicked connectors, which can eventually leak gas.
- If you use an electrical starter with your charcoal grill, make sure the cord is properly insulated and do not use if it is raining or the ground is wet.
- Clean out all tubes leading to the burner for blockage from insects or food grease. Remove any debris with a pipe cleaner or wire to push it through to the main part of the burner.

DURING USE:

5. Operation of Grill

- Do not smoke or drink alcohol near the grill. Keep all lit cigarettes, matches or open flames away from the grill.
- Don't wear loose clothing that might catch fire.

6. Establish a safety zone around the grill. Keep children, pets and ball games well away from this safety zone and cooking area. NEVER leave the grill unattended.

AFTER USE:

7. Turn off the gas cylinder before the barbecue controls to ensure any gas in the pipeline is used up. Make sure to turn off all the barbecue controls and the valve cylinder is closed when the grill is not in use.

8. Make sure the grill or barbecue is cool before trying to move it. Once the barbecue is cool and turned off completely, clean, cover and store your grill.

9. Always store gas cylinders in an upright and vertical position outdoors. Do not use, store or transport your cylinder where it may be exposed to high temperatures. ***NEVER store cylinders under or near the grill.

10. NEVER keep a filled gas container in a hot car or car trunk. Heat will cause the gas pressure to increase which causes the relief valve to open and allows gas to escape.

BARBECUE SAFETY

Every year, 7,000 Americans are injured while using backyard barbecue grills. It's usually a case of good products used incorrectly.

Before you plan your next cookout, review these safety tips!



AIR CONDITIONER GUIDELINES

DID YOU KNOW...

The lifespan of an air conditioning unit is dramatically reduced if it is run for extended periods without turning off or if it is continually operated at very high or very low temperatures.



Air conditioners may not initially seem like dangerous objects, but an improperly installed A/C unit could fall and cause serious damage or injury. Before installing your air conditioner, make sure you review the Department of Buildings Guidelines to avoid causing major damage or injury.

Boards and property managers should establish guidelines for safe air conditioner installation for residents. If you decide that only designated professionals can install air conditioners, make sure that your residents do not attempt installation on their own. Below are our top guidelines relating to the safety precautions of air conditioner installation.

Top Safety Guidelines for Air Conditioner Installation

1. Always follow the manufacturer's instructions included with the unit.
2. Make sure the A/C unit is installed securely. Each A/C unit should be secured with metal brackets or mounting rails, with strong enough support relative to the size and weight of the unit. Be sure to prevent movement and shifting from vibrations from the A/C unit itself, wind and other conditions.
3. Do not use loose objects to support A/C unit. Bricks, books, cans and other improper objects should not be used to support an A/C unit.
4. Do not place anything on the A/C unit. Plants, radios, lamps etc. should not be placed on the A/C unit.
5. Do not block fire escape windows or other exits with your A/C unit. In the event of an emergency, a securely fastened A/C unit could block your safe exit from the building.
6. Check the condition of the window and surrounding frame holding your A/C unit. Make sure the A/C installation location is in good condition prior to securing your unit.

The NYC Department of Buildings provides guidelines on Air Conditioner installation:
http://www.nyc.gov/html/dob/html/homeowners_and_tenants/window_ac_installation.shtml

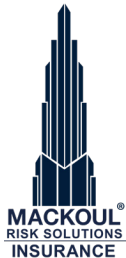
Air Conditioner Maintenance

It's important to also remember to routinely clean your air conditioners:

- Regular maintenance such as changing filters can often be handled on your own, but may require professional service.
- Brush dirt and obstructions from the coils and the drains at the start of each cooling season.
- If the system is not producing as much cold air as normal, it could also be an indication of a refrigerant charge or airflow problems. These problems may require servicing.

At Mackoul Risk Solutions, we hope that these Air Conditioner Guidelines help you to prevent some accidents, injuries and violations on your property. Once you know the air conditioning units on your property have been properly installed, you can sit back and enjoy the cool breeze!

HURRICANE AND STORM PREPAREDNESS TIPS



Contacts - Keep a list of local contact information: Emergency Management Office, law enforcement, hospitals, local utilities, insurance agent, etc.

Take Photos - Take thorough pictures of your property, inventory, roof, and all building renovations. This is essential for the claims process to minimize any 'pre-existing' condition arguments made by the insurance company.

Plan for the Worst - Plan and practice an evacuation plan. Business owners should create emergency workplace plans.

Plan for Pets - Pet owners should have plans to care for their animals in case of an emergency.

Protect Documents - Keep copies of irreplaceable documents in a dry, safe place.

Protect your property - Board-up windows and remove or tie down any exterior equipment.

Back up business-critical information - Your database and records are key to your business. Make full copies and keep the copies off-site. These records are essential to mitigate your exposure and in documenting your claim.

Supply Kit - Put together a basic hurricane kit and consider storage locations for different situations.

Hurricane Survival Kit Items from The Weather Channel's Dr. Rick Knabb

- **Water** - The recommendation is to have 1 gallon per person, per day for at least 3 days, preferably up to 7 days.
- **Non-Perishable Foods** - You won't be able to refrigerate food if the power goes out. Get foods that can be cooked on the grill (if you fill up your propane tank prior to the storm).
- **Manual Can Opener** - The electric opener will not work if the power is out.
- **Prescription Medicines (7 day supply at least)** - Get prescriptions filled before the storm strikes.
- **Toiletries** - Be sure to have enough sanitation and personal hygiene supplies to keep you and your family clean.
- **Sturdy Shoes** - Do not forget some warm socks.
- **Clothes** - Make sure you pack a few changes of clothing for each person in your family. Despite the summer season, be sure to pack warm clothing since the weather is unpredictable and waterproof outerwear.
- **First Aid Kit** - More than just band aids, get the things you will need if someone is injured during the storm and you are not able to get emergency help right away.
- **Battery Powered or Hand Crank Radio** - If your electric is down, you will need a basic radio that can run.
- **Photos of Family Members and Pets** - If anyone goes missing during the storm, you will want to have photos to circulate so that you have a better chance of locating them. This may seem extreme, but you just never know what may happen.
- **Lighting** - Avoid candles, as they pose a big fire hazard. There are great options for battery powered lights that are bright enough to fill up a room.
- **Batteries, batteries and more batteries** - You will need batteries to power flashlights, lanterns, radios and many of the things that will provide comfort to you and your family during and after the storm.
- **Cash** - ATM's will not work if the power is out.
- **Important Papers** - If you are evacuating, take important papers with you (especially papers that you will need if you must file an insurance claim). If you are staying home, put them in a water safe bag at the highest level of your home.
- **A Full Tank of Gas** - In case you need to evacuate, this is not the time to stop and fill up.
- **Something to Keep Busy** - Storm conditions during and even after the storm may keep you confined to a safe place for a while. Be sure to bring games and activities to keep everyone busy such as card games, board games and books.

Damage From the Storm - *If you receive damage from the storm, follow the below steps:*

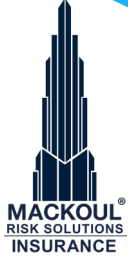
- **Document the damage.** Take post loss pictures and/or video, including the debris pile, prior to any clean-up.
- **Protect your property from further damage.** Contact your first response team to perform emergency work to protect your belongings and keep others from getting hurt.
- **Beware of contractors asking you to sign contracts for non-emergency services.** You should not make any permanent repairs to rebuild your business until your insurance carrier has assessed the scope of the damage as well as the cost allowed for the repair/replacement of the damage.
- **Document all your post-loss activities.** Document and retain all receipts of all post-loss actions.

RESEARCH

Find out if you live in an evacuation area and research your property's vulnerability to storm damage, flooding and wind. Make sure you have the right insurance coverage based on your location and vulnerabilities. Keep a complete copy of your insurance policies.



ROOF DECK RULES



Roof decks are terrific amenities for buildings and can increase the desire for potential residents to apply for occupancy, but the luxury of having a roof deck comes with its share of potential risks too. For any building with a roof deck, a list of Roof Deck Rules is a must-have. A comprehensive list of rules will help keep your residents safe and can aid in protecting you if there is an accident.

What should you include in your list of Roof Deck Rules?

- **Hours** – Provide the hours of resident accessibility.
- **Areas of Usage** – Are there any areas that are off limits? Make sure you specify.
- **Food & Beverages** – Specify if cooking, barbecuing and alcohol consumption is allowed on the roof. Many buildings prohibit glass containers to avoid the risk of broken glass.
- **Guest Policy** – Determine if guests are allowed and if there is a limit as to how many guests are allowed per resident.
- **Smoking** – Smoking is often not permitted on roof decks and should be specified in your rules.
- **Housekeeping** – Dedicate a rule to remind residents that they are responsible for the proper disposal of their own trash.
- **Pets** – If pets are prohibited, add a rule to specify.
- **Noise** – What noise is acceptable on your roof deck? Many buildings prohibit the use of radios and encourage headsets.
- **Children** – Children should be accompanied by an adult. Consider what age you want to cut off adult accompaniment.
- **Dress Code** – Determine if you want to establish a dress code. Shoes should be mandatory for roof deck occupants.
- **Parties** – Can residents rent the roof for private parties? Establish a rate and maximum number of guests allowed.

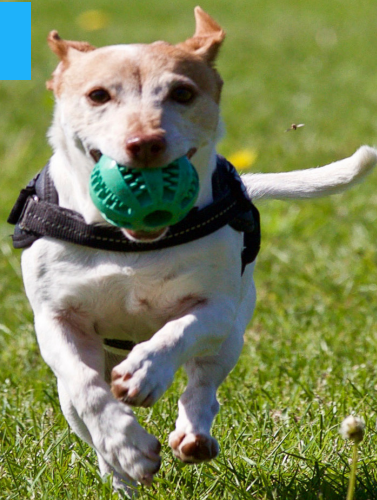
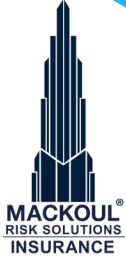
The above list is a guide that we hope will help you when you develop your property's Roof Deck Rules. Each property has its own unique set of needs, and should develop additional rules accordingly.

ROOFTOP DECK

In many buildings the rooftop is underutilized.

A roof deck can increase the marketability of the units in your building.

DOG PARK SAFETY



SCAN THE AREA

Before you bring your dog into a fenced area, take a few minutes to scan the activity in the park. If there are too many dogs, inattentive owners, aggressive animals, or piles of dog waste lying around, I recommend finding another park, or returning when the situation has improved.

Here are some safety tips to help keep your dog park running smoothly.

FENCING, GATES AND CLEAN UP

- **Fencing:** The fence should be at least four feet high.
- **Gates:** The fence should be equipped with a double-gated entry to keep dogs from escaping and to facilitate wheelchair access.
- **Clean-up:** A bag-dispensing station and a waste disposal can should be provided.

PET ADDENDUM

Residents should sign a pet addendum or similar document that does the following:

- Establishes Rules.
- Provides hold harmless and indemnifies the owner/manager.
- Establishes demand for personal liability insurance (if not already required in the lease).

The document should somehow address the risk of large dogs and dogs with aggressive behavior:

- Specify a weight limit.
- Do not allow dogs that have bitten or attacked in the past.
- Do not allow dogs that show signs of aggressive behavior when you meet/screen them.

DOG PARK SIGNAGE

Signage should include:

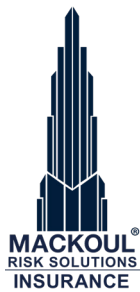
- Only residents who have signed up and have eligible dogs are allowed.
- Unsupervised children are not allowed.
- Clean up rules.
- Emergency phone number.
- Requirement for dogs to be on a leash when exiting the park.

MAINTAINING A SAFE DOG PARK

Protocol should be in place for:

- Periodically checking the fence and gate.
- Monitoring resident compliance with clean-up.
- Mowing and general upkeep while looking out for potential hazards.

SMOKE DETECTOR INSPECTION LOG



Building: _____

Address: _____

Smoke detectors are to be inspected and physically tested every (6) months. All batteries must be replaced annually at minimum. Every smoke detector, whether battery or hard wired, must be tested whenever a tenant vacates a unit. Records of inspections, testing and battery replacement must be kept.

Apt. # or Location	Inspection Date	Results	Battery Replaced	Inspected By	Comments