



# Residential Properties

A guide for controlling losses for apartments, condominiums, cooperatives, homeowners associations and other multi-family housing.



## Using This Handbook

This booklet has been designed to help guide you in recognizing and controlling the most common causes of loss. With this information, you may be able to identify and, hopefully, prevent unforeseen situations that could result in a loss.

State Farm® believes the suggestions contained in this booklet are reliable and accurate. We cannot, however, guarantee all losses will be avoided in all situations. Always consult an experienced contractor or other expert to determine the best application of these ideas or products in your buildings.

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# Fire Prevention

As a property owner, it is important to identify and control conditions that may increase the chance for fire damage. A fire can drastically interrupt your business operation, destroy your property, and may cause additional expenses. If unprepared, many units can be uninhabitable for long periods after a major loss. The following areas of fire protection should be evaluated.

## Fire Extinguishers

It is important that your apartment/condominium building(s) have the right type, size and number of extinguishers. A call to your nearest fire protection equipment supplier or fire department will help assure that you have the protection you need.

- Class A Ordinary combustibles, such as wood, paper, cloth, and some plastics.
- Class B Flammable liquids
- Class C Energized electrical equipment
- Class D Combustible metal fires
- Class K Commercial cooking-related fires

Extinguishers are classified by the types of fires they extinguish.

There are also clean agent fire extinguishers for protecting electronic items such as computers, telephone system equipment and some mechanical equipment. The agent is clean, non-conductive and effective.

Extinguishers are rated by the size of the fire they can extinguish, as determined by a testing laboratory

such as Underwriter's Laboratory (UL) or Factory Mutual (FM). A quality extinguisher will be either UL-listed or FM-approved.

Old or obsolete extinguishers may be ineffective on fires and may cause injury. Examples of older units may include those using soda acid or carbon tetrachloride. These should be removed from service and disposed of properly.

Contact your local fire department or fire equipment supplier for disposal information and assistance.

Fire extinguishers lose their charge over time and may become ineffective. A professional fire equipment supplier should periodically inspect the extinguishers to verify they are still operational.

## Smoke Detectors

Although smoke detectors don't put out fires, they do provide early warning that may allow escape from the building. Like fire extinguishers, detectors are also laboratory tested to ensure that they meet certain safety and performance standards.

Install a smoke detector according to the manufacturer's guidelines. The leading cause of smoke detector failure is missing or dead batteries. For



battery-operated units, it is desirable to test and replace the batteries on a regular basis.

Some detectors may be powered by the building's electrical system and may also have a backup battery. These units should also be tested regularly to assure proper operation.

## Flammable Liquid Storage and Use

Apartment and condominium complexes today often use a variety of flammable or combustible liquids, such as cleaning and sanitizing compounds, pool chemicals, pesticides and fertilizers, etc. Flammable liquids give off vapors that may travel with the natural airflow. These vapors may explode when ignited by a spark, such as a faulty electrical switch, or a flame from a water heater pilot light.

Store flammable liquids in their original container or in a UL-listed safety can. Allow plenty of ventilation when using flammable liquids to reduce the risk of fire and injury or illness from breathing toxic vapors.

It is a good idea to limit the amount of flammable liquids stored on the property.

### Fire Protection Sprinkler Systems

Your building may be equipped with an automatic sprinkler system. When properly installed and maintained, this system provides 24-hour fire protection. Should a fire start, the system will activate and release a water spray in the area of the fire, suppressing it until the fire department arrives. It is important that the system be professionally inspected on a regular basis.

### Additional Fire Safety Tips

- Under some circumstances, heat can build up in a dryer. Dryers

should be kept free of lint buildup and vented to the outside, not into a wall or attic.

- Furnaces should be checked and cleaned regularly by a qualified repair person. Be sure all furnace automatic controls and emergency shutoffs are in good condition.
- A fireplace screen may help prevent sparks from escaping.
- Regular use of a fireplace may lead to creosote buildup. Periodic inspections and cleanings by a qualified professional will help to remove combustible creosote buildup.

### Fire Safety – Grills

Outdoor cooking grills can present a hazard when they are located too close to the building or when used on porches and decks. A fire exposure may also exist when wooden fencing material or “privacy panels” enclose a patio. One must also consider combustible structural members that may be

present over the area where cooking is performed, such as porch ceilings and upper-level balconies. If allowing outdoor grill use, consider designating an area for grills away from buildings.

It is also a good idea to provide written guidelines to the tenants for the safe use of grills on the property.





# Water Damage Prevention

Most people think water damage only occurs from flooding after days of heavy downpours. Yet even on a sunny day, water damage can occur, leaving your property soaked. Whether the culprit is a broken plumbing pipe or a leaking washing machine hose, the damage can be devastating and costly.

Several modern-day conveniences can develop problems that lead to water damage. Some of the most common trouble spots are:

## Appliances

Common source for water damage include the water heater, clothes washers, dishwashers, refrigerators and air conditioning units. The age of the appliance is a major factor. For example, over time, water heaters rust on the bottom. Water damage caused by leaky water heaters located upstairs or in attics can be particularly destructive. Water supply hoses on washing machines and dishwashers may develop leaks. Hundreds of gallons of water can escape and significant damage can occur to the building and personal property inside.

## Pipes and Drains

Plumbing systems are susceptible to clogs and stoppages, which can lead to overflowing appliances such as toilets, sinks and clothes washers. Grease buildup in kitchen sinks, lint accumulation in clothes washers and roots in sewer lines are some of the reasons for clogs and stoppages. In the wintertime, pipes can freeze, burst and

damage the building and the occupants' personal property. An eighth-inch (three millimeter) crack in a pipe can release up to 250 gallons (946 liters) of water a day.

## Roofing

Deterioration, missing or damaged roofing materials and ice dams can allow water to enter through the roof and damage ceilings, walls, and floors. Inadequate attic insulation and ventilation can speed up a roof's decay and contribute to the formation of ice dams in the wintertime. Exposure to wind, snow, ice, rain and foot traffic can also affect a roof's ability to keep water out.

It doesn't take a lot of effort to prevent damage from water. Here are a few simple things you and your

residents can do. Your local water utility or a qualified contractor may be able to offer additional information and suggestions.

## Educate Your Residents About Water Damage Prevention

Encourage your residents to be alert and on the lookout for signs of potential problems. The wet spot on the floor near the refrigerator may be melted ice cubes, or it may be a crimped icemaker line about to burst!

When the weather turns cold, a trickle of water from both the hot and cold faucets may help prevent frozen pipes. Another good idea is to open cabinet doors to allow heat to get to pipes under sinks and appliances near exterior walls.

A regular inspection and maintenance schedule for the exterior building structure and interior appliances and fixtures will help reduce or prevent costly water damage.



## Exterior and Common Areas

- Prompt repair of deteriorated or damaged roofing materials by a professional roofing contractor will help prevent interior water damage.
- Gutters, eaves, and downspouts that

are free of debris will allow water to drain freely. Downspouts should extend away from the building to carry water away from the foundation.

- Prompt repair of damage or deterioration to soffits, siding, trim and flashing will help reduce the likelihood that water will enter the structure.
- Flashing at sliding glass doors, and junctures where patios or balconies meet exterior walls are areas where water damage frequently occurs.
- Adequate insulation and ventilation in the attic can extend the life of the roof and reduce the chance of ice dams that can cause water to back up under roofing. The insulation should be in good shape and vents clear.
- Dampness or standing water in basements and crawl spaces may be evidence of a plumbing leak or improper drainage, which can lead to structural problems.
- Insulating water pipes that are exposed to freezing temperatures or drafts, such as those located in garages and basements will help reduce the chance of leaks from frozen pipes.
- Disconnect garden hoses and outside hose connections each fall.

## Inside

- Look for signs of existing leaks on ceilings, walls, floors and near appliances and fixtures that use water.
- Make sure hose connections are secure on water supply lines to washing machines, icemakers, dishwashers and other appliances that use water.
- Check and replace washing machine hoses regularly, especially if there

are signs of cracking, bulging or other deterioration.

- Recaulk and regrout around sinks, showers and tubs. Leaking shower pans and loose or missing tiles should be repaired.
- Follow the recommended maintenance procedures for all appliances and equipment. This includes periodically draining a portion of the water out of the water heater to flush out the sediment in the bottom of the tank. (Be sure to follow the manufacturers' specifications.)
- Regular maintenance by a qualified HVAC contractor will help keep air conditioner pan drain lines clear of deposits that can clog the line.

## Hardware That Can Help

Consider installing drip pans under hot water heaters, single-handle shut-off valves, and water leak detection systems.

A drip pan can be placed under the hot water heater so that small leaks will be contained and damage to the floor is minimized or prevented.

A professional plumber can install a single-handle valve to make it easier to turn off the washing machine water supply when it is not in use.

## Water Leak Detection Systems

To help keep an eye on these or other trouble spots, you may want to consider installing a water leak detection system.

Leak detection systems can be either active or passive.

**Passive leak detection systems** or "water alarms" are intended to alert you to a possible water leak. They



generally sound an audible alarm tone and some may also feature a flashing light.

Passive systems are frequently battery-operated stand-alone units. They are inexpensive and easy to install. Some simply sit on the floor while others may be wall mounted. A moisture sensor is located on the bottom of the unit and activates the alarm when it becomes wet.

Battery-operated devices need to be tested regularly and the batteries should be replaced at least annually. Most devices will "chirp" when the battery is low, similar to many smoke detectors. Passive systems only help reduce water damage if someone hears the warning tone and acts to stop the leak.

Passive systems generally cost from \$10.00 to \$50.00 per unit.

**Active leak detection systems** usually generate some type of alarm, but also perform a function that will stop the water flow. They feature some form of shut-off valve and some means to determine that a leak is occurring.

Most devices use moisture sensors to detect a leak. Other systems utilize a flow sensor and a timer to determine that something is leaking and the water needs to be turned off. An active leak detection system can either operate for an "Individual Appliance" or it can control a "Whole House."

Individual Appliance systems are

designed to detect a leak from an appliance, such as a washing machine or water heater. When a leak is detected, an alarm is activated and the water supply is automatically shut off to that appliance.

Depending on the type of device, the property owner or resident may be able to install these systems without any special tools. However, in some cases a qualified plumber may be needed. Individual Appliance systems range in cost from \$75.00 to \$200.00.

Whole House systems may prevent or reduce damage to your property by shutting off the main water service when a leak is detected. A shut-off valve is installed on the main water service piping. This valve usually requires 115-volt electrical service. Some models feature a battery backup to operate during power failures.

Systems that operate with moisture sensors have small detectors that are installed on the floor below appliances and fixtures. These Water Leak Detection Systems detectors may be “hard-wired,” meaning a wire must be routed through the home between the sensors and the control valve. Wireless systems utilize battery-operated sensors that send a radio signal to the control valve if a leak is detected. The wireless systems are usually easier to install, especially in



existing homes, but as each sensor is a small radio transmitter, these systems often cost more to purchase. The batteries in wireless systems also must be regularly replaced.

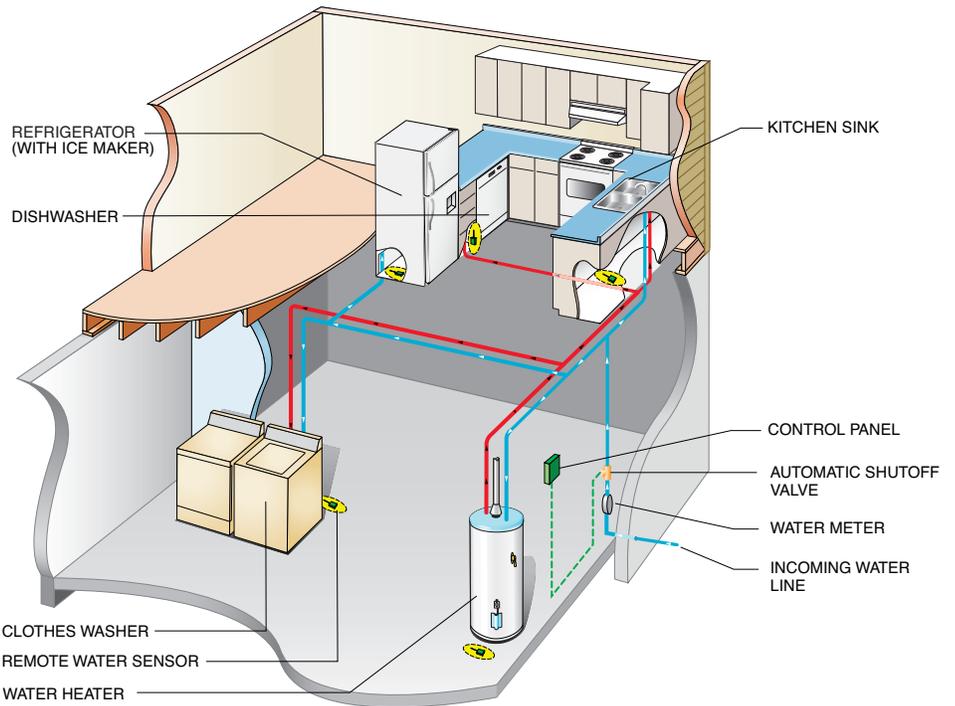
Generally, Whole-House water leak detection systems take between four and six hours to install and cost between \$500 to \$2,000 depending on labor rates and the size of the system.

**Convenient Features of Some Leak Detection Systems:**

Some models of leak detection systems can be connected into a home’s security or fire alarm panel. If it detects water, it can send an alarm to an off-site monitoring company.

Some systems that utilize leak sensors also have temperature sensors. If the temperature at the sensor(s) in the home drops below a specified temperature, the detection system will send an alarm and close the service valve to lessen or prevent damage if a frozen pipe bursts.

***For your convenience, we have included in this booklet several articles about water damage prevention that could be utilized in newsletters or fliers.***



These photos depict a few of the water leak detection devices that are currently available in the marketplace. Other products with similar features may also be available. The manufacturers of these devices are independent entities with no affiliation with State Farm and are included for reference purposes only. The photos should not imply that State Farm has tested these products for performance and State Farm does not endorse or guarantee the performance of these devices. Check with your contractor, local building official, the product manufacturer, or supplier to find the appropriate device for your situation.

Periodic testing and cleaning of the device or system is recommended.



# Slips, Trips and Falls

Some of the most common causes of injuries occurring at apartments, condominiums and rental dwellings are slips, trips and falls. To reduce the potential for injuries, you may want to consider the following suggestions.

## General Tips

- Maintain adequate lighting in parking areas, on sidewalks and in stairways.
- Gutters should not drain water from the roof onto walkways or into parking areas.
- Reported spills should be cleaned up quickly.
- Repair or replace torn carpets, rugs, loose or missing floor tiles or any other flooring materials.
- Consider a removal plan for snow and ice on sidewalks, stairs, parking areas and around dumpsters.

## Parking Lots

- Repair potholes or uneven surfaces.

## Stairways, Steps and Ramps

- Install handrails on stairways and ramps in accordance with local building code requirements.
- Handrails should be stable and securely fastened.
- Consider using non-slip surfaces, like carpet on stairs.

## Walkways and Lawn Areas

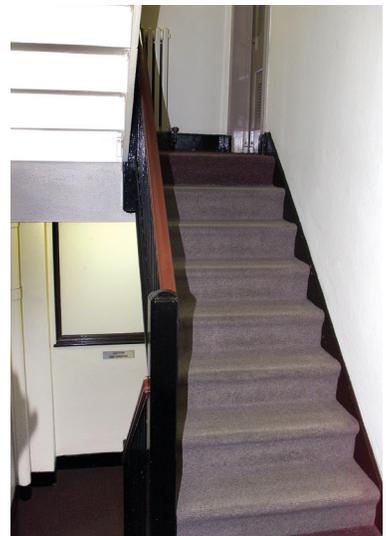
- Repair uneven surfaces, large cracks or bumps in the sidewalk.
- Remove obstructions from walkways, such as ladders and other maintenance equipment.
- If there is a lawn sprinkler system, remember to turn it off and drain the system when the temperature nears freezing.

As you can see, there are many areas to consider when considering how to reduce risks. Consider developing an incident-reporting procedure ahead of time and train all employees and managers on how to use it. Other important elements include:

- 1. Have a manager on duty whenever possible.**
- 2. Post emergency phone numbers.**
- 3. Keep first aid kits handy and ready for use.**
- 4. Investigate incidents.**
- 5. Keep a record of incidents.**

Incident reports should be written to aid with documentation and

should include who was injured, dates and circumstances. Management should review incident reports.



A separate checklist has been included in the back of this booklet to help you identify slip, trip, and fall exposures.



# Business Personal Property

If you experience a loss, it's important to be back in business as soon as possible. During unexpected downtime, you may lose tenants if you are not available to handle their needs soon after suffering a loss.

Adequately covering business equipment will help to replace your damaged or destroyed equipment after a covered loss. Property values for insurance purposes need to be figured on a replacement cost basis. An excellent way to keep up with adequate coverage amounts is to complete an annual inventory of the business equipment.

**Leased Equipment.** Leased equipment that is not specifically insured by the leasing company should also be included in your business property inventory.

**Security.** Upon purchasing equipment, the serial numbers of each item should be recorded and stored in a safe place. You may want to install a security alarm to further protect the premises. Having the alarm company's shield visibly displayed may also help to deter thieves. More information about alarm systems is provided in the Crime and Security section of this booklet.

**Surge and lightning protection devices** are available for use when there is a concern about property damage as a result of fluctuating electrical current and/or lightning strikes. Properly installed **electrical**

**service meter surge protection devices (SPDs)** used in conjunction with **individual plug-in SPDs** offer a high level of protection for your building(s) and business equipment. The electrical service meter SPD needs professional installation, while you may install individual plug-in SPDs yourself.

**Lightning protection systems** provide a direct path for the lightning to follow to the ground, and they may also help to prevent property damage and destruction in some instances. A qualified contractor should install a lightning protection system. You may contact the **Lightning Protection Institute** for a list of qualified contractors (in the United States) at [www.lightning.org](http://www.lightning.org).



*Surge protector mounted at the electrical panel.*



*Surge suppressor mounted behind the meter.*



*Surge suppressor mounted near the electrical source.*



# Crime and Security

## Crime and Security Exposures

Crime and security exposures are sources of losses for residential property owners. Regardless of location, your property may be vulnerable. There are steps you can take to help. This section will help you identify potential crime and security exposures and measures you can take to help reduce them.

## Providing Security for Tenants and Visitors

There are many factors a property owner needs to consider to provide security for tenants and visitors. The following items are provided to give the owner some general suggestions. They are not intended to be minimum standards or exclusive of other precautionary measures that should be used.

## Make Your Property Uninviting to Intruders

**Lighting** – Intruders like to work under the cover of darkness. Good interior and exterior lighting is one of the most effective deterrents against crime. Pay special attention to areas that are not in plain view – where

intruders often try to make entry. Consider adding a timer for common area lighting to turn lights on at dusk and off at dawn.

Consider lighting hallways, stairwells, parking lots/garages, exterior walkways and porches. Lighting reduces hiding places for intruders who look for dark places in rooms and hallways or secluded areas such as saunas, pools, laundry rooms, mail rooms and areas outside the buildings.

### Doors

- Consider installing exterior doors constructed from solid-core wood

or metal that fit tightly into the doorframe. A heavy-duty deadbolt lock with a heavy-duty strike plate can be installed using three-inch screws that penetrate the wall stud. This will provide extra strength if a criminal tries to kick open the door.

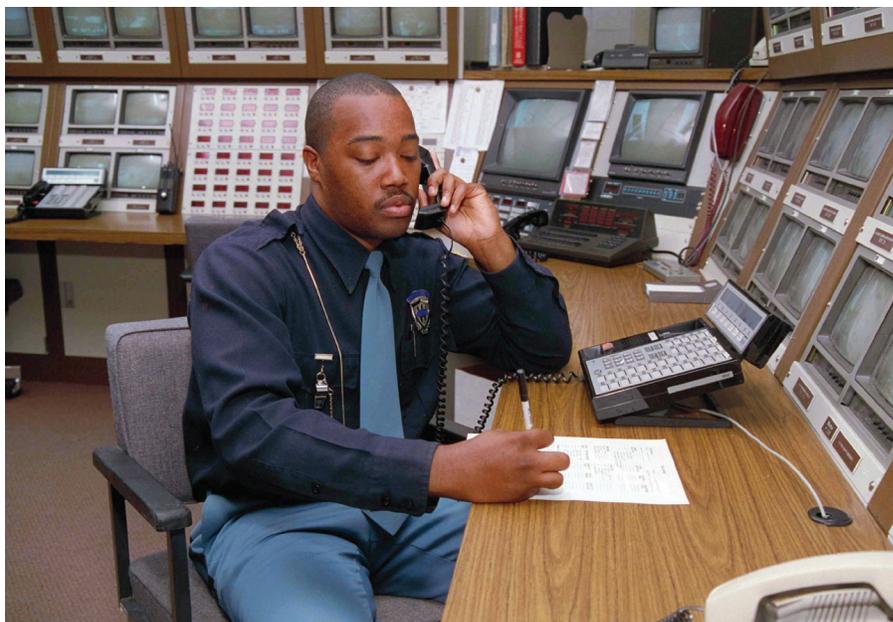
- Pay attention to sliding doors because they provide a good entry point for intruders. Security rods placed in the door channel and the use of overhead screws help prevent sliding or lifting the door out of its track.



**Windows** – Exterior windows can be covered with burglar-resistant glazing. This provides the appearance of glass and increases security. Many window locks are simply latches that can be pried open. Ask a locksmith or security supplier how you can select more secure window locks.

**Exterior** – Overgrown shrubbery, vehicles and trash dumpsters near the building provide excellent cover for burglars. Keeping trees and shrubs trimmed away from windows and doors can help minimize hiding places around buildings.

**Barriers** – Fencing provides a barrier that may help deter would-be intruders.



## Increase the Chances That an Intruder Will Be Caught

An alarm system is one way you can protect your property and residents against burglary. There are a variety of different alarms available ranging from very basic local alarms to highly sophisticated systems.

**Listings and Certifications** – Check equipment for Underwriters Laboratories (UL) listing or other agency approval to assure that it meets quality standards.

**Detection Equipment** – Alarms can involve protection of the perimeter, area or object. Perimeter protection covers the outside surface of the building. Area protection covers an entire space or area – such as the inside of a building. Object protection covers a particular object – such as a safe.

**Alarm System Monitoring** – More complex systems offer a monitoring service that notifies a central alarm station. The central station responds by a prearranged understanding with their client. This may involve calling the signal source to determine if an

error occurred; calling the police to respond; or sending security personnel to investigate the alarm condition.

**Maintenance and Service** – Regular testing and maintenance will help ensure the alarm system is functioning properly. A testing and maintenance contract is one of the requirements for UL certification.

Consult a security expert for advice on which system is best for your property. If you have an alarm system, be sure to prominently display decals and signs indicating it is present.

## What Else Can I Do?

**Key Control** – Proper key control may increase security for the tenants and visitors. All master keys should be numbered and stamped “Do Not Duplicate.” Consider keeping these keys in a secure area with access limited to as few people as possible.

Locks should be rekeyed or changed if keys are lost or as tenants move to reduce the probability of entry into the unit by the previous tenant.

**Area Crime** – If crime has occurred in your geographic area, similar crimes may occur on your property. Consider advising tenants about incidents taking place on the premises and in the neighborhood so they can take adequate precautions.

**Employment Practices** – Employees often have master keys and access to all areas of a building, so it is important to consider employees’ past work experience.

This is a general guide to help apartment, condominium or rental dwelling owners evaluate their particular situations. For more detailed information, contact a security professional or your local law enforcement agency.

## Damage Caused by Tenants

Some recommendations to reduce damage to your property caused by tenants include: Perform appropriate screening of new tenants, obtain references and credit checks on potential tenants, maintain sufficient security deposits, and monitor the property by making interior inspections.



# Safety Issues for Swimming Pool and Recreational Areas

The presence of swimming pools, playgrounds, exercise rooms, basketball and tennis courts and other recreational facilities play a large part in the final decision as to where a family may decide to rent or purchase. The following suggestions may help reduce the risks associated with these types of facilities.

## Swimming Pools

Swimming pools are a great attraction to residents of most apartments and condominiums. The primary concern with a swimming pool is whether or not the pool and the surrounding area are safe and secure.

Consider installing the following safety equipment in the swimming pool area.

### **Prominently posted pool rules.**

#### **Pool area rules should include:**

- No glass in the pool area.
- No running.
- Children must be accompanied by an adult.
- No diving.
- Gates to the pool area must remain closed and latched.

*Pool hours, emergency phone numbers and whether or not there is a lifeguard on duty should also be posted along with the pool area rules.*

**Pool fencing that completely encloses the pool area.** Equip the gates to the pool area with self-closing and latching hardware. Management or maintenance personnel should regularly check the gate hardware to make sure it remains adjusted and in proper working order. Keep gates locked during non-swimming hours.



**Pool depth markings** that are located on the decking surface or inside the pool on the top row of tile so that the numbers are visible from all areas of the pool. Also, “No Diving” should be

painted on the sides of the pool.

**A lockable cabinet** for storage of pool chemicals that is accessible only to pool maintenance personnel or management.

**Non-skid surfacing** on all decking and ladders.

**Ground fault circuit interrupters** or step down transformers on all electrical outlets in the swimming pool area. Contact a licensed electrician to ensure that ALL circuits are protected.

**Lighting in the pool area**, especially if evening swimming is allowed.

### Exercise Rooms

Consider monitoring exercise rooms with weight equipment, exercise bikes, stair machines, and other cardiovascular equipment for upkeep and use by authorized residents and guests. Proper use of the equipment may prevent injuries to users. Consider posting signs indicating proper equipment usage and exercise room rules. Exercise room rules may include:

- Children must be accompanied by an adult.
- Clean exercise equipment after each use.
- No horseplay.

*Exercise room hours and emergency contact numbers should also be posted along with the exercise room rules.*

### Playground Equipment

The U.S. Consumer Product Safety Commission provides an excellent guide for public playground equipment safety. A copy may be obtained by writing to: U.S. Consumer Product Safety Commission, Washington, D.C. 20207.

Check playground equipment for upkeep and safety of use and avoid the use of “home-made” equipment. Check wooden swings and Jungle gym-type equipment for splinters and other rough surfaces. Be aware these items deteriorate over time.

Permanently installed equipment will be less likely to turn over by accident. Consider anchoring equipment legs in the ground with concrete and cover them with sand or other soft material. Place sand or other soft material under the entire piece of equipment to help reduce injuries from falls from the equipment. Other material that might be considered for placement under playground equipment includes wood chips/wood mulch, shredded tires, rubber mats or shredded rubber other than tires.

Use of the playground equipment should be limited to residents and their guests.

### Basketball and Tennis Courts

These facilities should be maintained for their intended use. Repair hazardous cracks or holes as a result of wear and tear or deterioration by weather.

### Other Concerns

Some multi-family complexes may be equipped with saunas, steam rooms or other recreational activity areas.

Contact a licensed and certified

electrician to obtain specific information regarding electrical protection and to perform any installation of electrical safety equipment. Common electrical safety equipment includes GFCIs, step down transformers, timers for steam rooms, saunas and whirlpools.





# Utilities

## Electrical Systems

Make sure all the electrical systems are installed and maintained by a qualified electrician. This includes the overall building as well as individual units.

### Fuses and Breakers

- Make sure electric panels are accessible and properly labeled. Tenants and unit owners should not store items in a way that blocks individual unit panels.
- Correct size fuses should be used for the wiring being protected. Check fuse boxes periodically for incorrect fuse sizes.
- Frequently blown fuses or 'tripped' breakers may indicate an overloaded circuit. A licensed and certified electrician should inspect the system.
- Arc fault circuit interrupters (AFCIs) can be used to detect low level arcing inside that could eventually lead to a fire.

### Extension Cords

- Do not use extension cords as permanent wiring.
- Do not run extension cords under rugs or other floor coverings.
- Use the correct type of extension cord for the electrical device it is serving.



## Receptacles and Switches

- Electrical switch and receptacle covers should be in place.
- Contact a qualified electrician if switches or receptacles spark or smell like they are burning or overheating.
- Use receptacles designed for exterior use when placed outside the building.
- Protect receptacles near a water source with ground fault circuit interrupters (GFCIs).

## Lightning and Surge Protection

Protection systems are available for use when there is a concern about property damage as a result of fluctuating electrical current and/or lightning strikes. Proper house grounding, air terminals (lightning rods), grounding cables, electric meter surge protection and individual appliance surge protection offer a high level of protection for your building and equipment. The grounding and air terminals, plus the electric meter protection, require a qualified electrician to do the installation.

The Lightning Protection Institute ([www.lightning.org](http://www.lightning.org)) has a list of contractors who can help you.

Individual surge protection, often called point of use protection, can be installed by the tenant, unit owner or building owner.

Contact your local utility for information on electrical meter surge protection.

## Heating Systems

### Clearances

- Install heating systems in accordance with manufacturer's specifications.

### Maintenance

- Regular maintenance by a qualified professional is important for safety, efficiency and energy savings.

## Chimney and Vents

- A qualified contractor can inspect and clean chimneys and vents and verify they are clear of obstructions.
- Alternate heating appliances such as space heaters and wood stoves, should not be the sole or primary source of heat.

## Housekeeping

- Keep areas around heating appliances clean and free of combustible material, as well as flammable liquids such as kerosene and gasoline. This includes areas adjacent to fireplace inserts.
- Tenants and unit owners should not store combustible or flammable material near heating appliances.

## Smoke Detectors

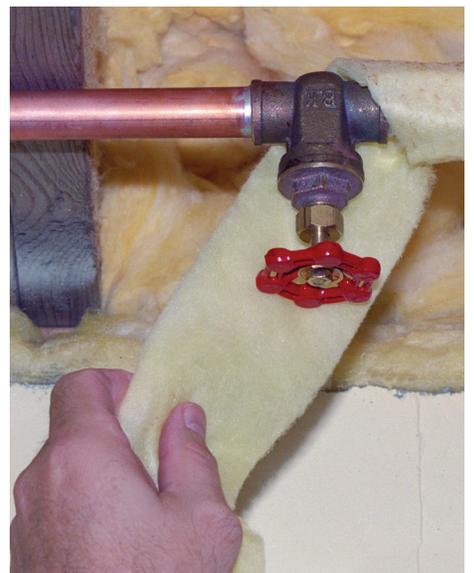
- Install smoke detectors on each level and in every unit.
- Smoke detectors should be tested and batteries replaced on a regular basis.

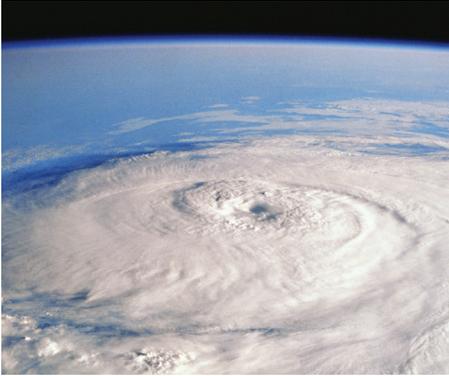
## Plumbing Systems

The plumbing system should be installed and repaired by a qualified plumbing contractor.

### Protection

- Insulate pipes to help reduce the possibility of freezing.
- Maintain heat in units while they are vacant to reduce the potential for damage from frozen pipes.
- If you have a washing machine area or individual units that have washing machines, periodically check the hoses for signs of cracking and brittleness. Deteriorated or worn hoses should be replaced.





# Disaster-Business Interruption Planning

It is impossible to know when a disaster such as a flood, hurricane, earthquake or even tornado is going to strike. When it does happen, the ability to “weather the storm” may depend upon the measures that you take today.

Listed below are some suggestions that may help in assisting you to avoid costly business interruption losses.

- **Prepare an inventory** of the items and equipment used in your business. You may also want to photograph these items, and then store both the inventory and the photos in a safe location, away from your property.
- **Back up important business records** such as payroll, tax, accounting and tenant or owner information at least weekly and store a copy of this information in a safe location off site.
- **Develop a list of your computer hardware and software**, including model names and serial numbers. Also include the name of one or two computer equipment suppliers who could assist you in setting up in an emergency.
- **Consider where you could temporarily relocate your office** in an emergency to continue operations.
- **Keep a name and telephone number list** of contractors or repair firms who could make emergency temporary repairs or board up windows should some of

your buildings be damaged.

- **Develop a list of key suppliers and creditors** you need to contact in case your business operations are interrupted. Consider occasionally using suppliers outside your local area, so you have a source for items should your local suppliers also be impacted by the disaster.
- **Keep a list of your insurance policies** with your agent’s name and telephone numbers.



# Checklists to Help Prevent Hazardous Situations

Periodically checking your property is part of a good loss control accident prevention program. Recognizing hazards, then taking steps to reduce or eliminate them may create a safer environment for tenants, employees and visitors.

The following checklists include suggestions that are provided to help you prepare for and reduce the potential for injury and property damage. These checklists are not meant to be all-inclusive. There may be additional hazards or unsafe acts that need to be identified and corrected.

## Fire Protection

- Smoke detectors are installed and functioning properly.
- Smoke detectors are cleaned and tested regularly.
- Smoke detector batteries are replaced regularly.
- Fire extinguishers are in place and serviced regularly.
- Automatic sprinkler system is regularly tested.
- Sprinkler pipes are protected from freezing temperatures.
- Flammable liquids are stored in original, labeled containers and in well-ventilated areas.
- "No Smoking" signs are posted.
- Cooking grills are being used and stored away from buildings and combustibles.
- Ashes are disposed of in a noncombustible container.

## Crime and Security

- Hallways, stairwells, parking lots, garages, exterior walkways and porches have adequate lighting.
- Secluded areas such as laundry rooms, mail rooms and areas outside of buildings are well lit.
- Exterior lights are protected against breakage and burned out bulbs are replaced.
- Exterior doors are equipped with heavy-duty deadbolt locks and peepholes.
- Sliding glass doors are equipped with security rods in the door channels and anti-lifting devices.
- Trees and shrubs are kept trimmed away from windows and doors.
- Alarm system is regularly tested and maintained.
- Master keys are kept in a secured area where access is limited.
- Locks are rekeyed or changed as tenants move.
- Background checks are performed on employees.

## Pool Area

- The pool area is fenced with self-closing, locking gates.
- Pool rules and emergency numbers are posted.
- Patio furniture is in good condition.
- Pool depth and "No Diving" is clearly noted along the sides of the pool.
- Electrical outlets are protected by ground fault circuit interrupters.
- Pool chemicals are properly handled and stored.
- Pool decking is treated with slip-resistant material.
- Handrails and ladders are secure and in good condition.

## Playground Area

- Equipment is in good condition and well maintained.
- Equipment is free of sharp edges and protruding hardware.
- Equipment and play area is regularly inspected.
- The ground surface under the equipment is clean and well maintained.
- If the area is fenced, the fencing is in good condition.

## Water Loss Prevention

### Exterior and Common Areas

- Roof is free of deteriorated, missing or damaged shingles.
- Soffits, siding, trim and flashing are free of damage, looseness, warping or decay.
- Gutters, eaves and downspouts are free of debris.
- Downspouts route water away from the building and foundation.
- The area at the base of the sliding glass doors does not show evidence of any water seepage.





# Incident Investigation Report

COMPANY NAME \_\_\_\_\_

LOCATION \_\_\_\_\_

DATE OF REPORT \_\_\_\_\_

NAME OF PERSON COMPLETING REPORT \_\_\_\_\_

- Describe where the incident occurred (i.e., Inside the entryway to building #4).

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- Who was injured? (name, address and phone number). Taken to the emergency room or hospital?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- Date and time the incident occurred. \_\_\_\_\_

- Weather conditions (if occurred outdoors). \_\_\_\_\_

- Injured person's statement of what happened.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- Manager / Supervisor's statement of what was reported to them.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## WITNESS DESCRIPTION

- Witnesses to the incident. Include employees and any other tenants or customers' names and phone numbers.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# Newsletter Articles

Another key component of an apartment or condominium loss control program is educating the residents about ways they can prevent losses from occurring. The following print articles include many valuable loss control tips and techniques and may be reprinted in newsletters or flyers.

## Check Those Hoses

### Unit Owners

After a difficult day at work, you come home to find several inches of water in your home. But the culprit isn't melting snow, rainwater or even a flood. A hose on your washing machine split, sending gallons of water rushing into your home.

Each year, washing machine hose failures cause millions of dollars in damage to homes and personal property in the United States and Canada. You can take the following precautions to reduce the chances of experiencing this loss:

- Make sure there are at least four inches between the water connection and the back of your washing machine. This space will help reduce the chance that the hose will kink.
- Check washing machine hoses regularly for bulges and cracks. Keep track of the last time you inspected the hoses. Replace the hoses if there are any signs of deterioration or every 3-5 years as part of a regular maintenance program.
- Make sure that hose connections are secure, including the drain hose.
- Consider having a professional plumber install a single-handed valve that makes it easier to turn off the water supply to your washing machine.
- Make sure everyone in your household knows how to open and close the shutoff valve to the washing machine.
- Shut off water at the valves if you will be away from home for several days.

For additional information on safety and prevention, log on to our website: [statefarm.com](http://statefarm.com)<sup>®</sup>

These recommendations may not be appropriate or effective in every circumstance. State Farm does not guarantee the suggested actions will prevent all losses.

### Residents

After a difficult day at work, you come home to find several inches of water in your home. But the culprit isn't melting snow, rainwater or even a flood. A hose on your washing machine split, sending gallons of water rushing into your home.

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- Check washing machine hoses regularly for bulges and cracks. Keep track of the last time you inspected the hoses. Replace the hoses if there are any signs of deterioration.
- Make sure that hose connections are secure, including the drain hose.
- Make sure everyone in your household knows how to open and close the water valves to the washing machine.
- Shut off water at the valves if you will be away from home for several days.

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## Crime Prevention Tips

Burglary is a serious crime. All of us are vulnerable. The chances of being burglarized are increasing every year. According to FBI statistics, a house, apartment or condominium is burglarized once every 15 seconds.

Here are a few simple precautions you can take to help protect yourself, your family and your belongings.

- Use a peephole to identify visitors before opening your door. If your building has an intercom buzzer system, know who's calling before unlocking the lobby door.
- Leave lights on when you go out. A radio playing is also a good burglar deterrent. If you're going to be away for any length of time, connect some lamps to automatic timers so your lights turn on at dusk and off at bedtime.
- Don't allow daily deliveries to accumulate when you're gone. Cancel them in person or by phone or ask your neighbors to take in newspapers and advertising circulars. Never leave notes that can tip off burglars to your plans.
- Alert management if you notice burned-out light bulbs, dark corridors or broken locks on mailboxes and doors.
- Be a good neighbor. Get to know those who live near you and establish a trusting relationship. Good neighbors will look out for each other and report suspicious activity to management or the police.
- Keep a detailed inventory of all your personal possessions and include the date of purchase, original value and serial numbers. Save the sales receipts for your more valuable belongings and keep them with your inventory list. It's also a good idea to photograph your belongings, especially valuable ones.

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## Frozen Pipes

### A Cold Weather Culprit

Have you ever had the misfortune of cleaning up a smelly, wet, and very cold mess on a freezing day? Thousands of people suffer through this nightmare every year because unprotected water pipes in their homes freeze and break.

An eighth-inch (three millimeter) break in a pipe can leak up to 250 gallons (946 liters) of water a day, wrecking floors, furniture and keepsakes. It can take weeks to have all the damage repaired and replace all that might have been destroyed by flooding from burst, frozen pipes.

By taking a few simple precautions, you can save yourself the mess, money and aggravation frozen pipes cause. It's time well spent.

- Allow a trickle of water from your home's hot and cold faucets.
- Open the doors of cabinets with water pipes running through them.
- If you plan to be away, set the thermostat in your home no lower than 55 degrees (12.8 degrees Celsius) before you leave.

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## Candle Safety Tips

The number of home fires caused by the burning of candles has more than doubled in less than a decade. In fact, each year candle fires account for millions of dollars in direct property damage and thousands of unnecessary injuries and deaths.

Don't let your home and family become affected by poor candle safety. The following is a list of important tips for the safe use of candles in your home:

- Only burn candles when they can be kept under constant, adult supervision.
- Maintain burning candles a minimum of 1-foot or 30 cm distance in all directions from nearby combustible items.
- Keep candle wicks trimmed to within 1/4 inch or 6 mm of the top of the candle.
- Do not allow candles to burn down to the bottom of their container. Stick candles should not be allowed to burn down below two inches of their holder.
- Make sure to extinguish all candles before leaving the house or when going to bed for the night.
- Place candles in safe locations out of the reach of children and pets.
- Avoid walking while holding a burning candle.
- Use a flashlight rather than a candle during power outages.
- Do not use a candle for light when fueling equipment such as a kerosene heater or lantern as the flame may ignite the fuel vapors.
- Only place candles on secure furniture that is unlikely to tip over.
- Secure candles in holders made of glass, ceramic, metal or other noncombustible material.
- Keep matches and lighters out of the reach of children.

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## Kitchen Safety

### Be Kitchen Wise

Cooking fires are the leading cause of fires in the home, and the second most frequent cause of death to the elderly.

- Do not leave cooking unattended. Turn off the burner if you must leave the room, even if it's only for a few minutes. Never leave appliances such as toasters and coffee makers unattended while they are in use.
- Turn off the heat and put a lid on pots or pans to smother fires that flare up while cooking.
- Never throw water or flour in a burning pot or pan. Water will spread the flames, and flour could actually explode.
- Turn off the heat and leave the door closed for oven fires.
- Have a fire extinguisher in your home.
- Shorten or remove curtains near or over your stove. Keep combustibles such as paper towels, boxes and cookbooks a safe distance from the burners.

For additional information on safety and prevention, log on to our website: [statefarm.com](http://statefarm.com)

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# Fireplace Safety

## Unit Owners

There's nothing quite like a warm fire in the fireplace when it's chilly outside. These safety tips will help reduce the chance of a nice cozy fire turning into one that is out of control, damaging your home and belongings.

- Have your chimney inspected annually for damage and obstructions.
- Clean the chimney regularly to avoid creosote buildup.
- Use a screen in front of your fireplace large enough to catch rolling logs or sparks.
- Don't use flammable liquids to start a fire.
- Don't use excessive amounts of paper to build a fire. It's possible to ignite soot in the chimney by over-building the fire.
- Never burn charcoal in your fireplace. Burning charcoal gives off deadly amounts of carbon monoxide.
- Be sure no combustible materials hang down from or decorate your mantel. A spark from your fireplace could ignite these materials and cause a fire.
- Never close your damper with hot ashes in the fireplace. A closed damper can help hot ashes build up heat, causing the fire to flare and ignite your room.
- Dispose of ashes by wrapping them in foil and placing them in an empty, noncombustible container.

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## Residents

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- Never burn charcoal in your fireplace. Burning charcoal gives off deadly amounts of carbon monoxide.
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# Outdoor Grilling Safety

Before you fire up the barbecue this grilling season, there are some important tips you can follow to help reduce your risk of fire or explosion.

## General Grill Safety:

- Only use a grill outdoors. Keep the grill a safe distance from the building and in a well-ventilated area.
- Do not use a grill on balconies above the first floor.
- Always place your grill where it will not tip over or ignite objects above or around it. Do not use the grill near awnings, in a garage, breezeway, carport, porch or under a surface that can catch fire.
- Always follow the manufacturer's instructions for the safe operation of your grill.
- Keep children and pets away from the grill.
- Keep a fire extinguisher, container of water or garden hose readily accessible.

## Gas Grills:

- Check all tubes leading to the burner for blockages from insects, spiders or grease. Use a wire or pipe cleaner to push the blockage through to the main part of the burner.
- Check gas hoses for brittleness, holes or cracks.
- Relocate gas hoses away from all hot surfaces and dripping grease. Consider installing a heat shield to protect the hoses if relocating them is not possible.
- Replace damaged gas connectors. Damaged connectors can leak gas. Check the connections with water and soap – look for bubbles to indicate a leak.
- Do not attempt repairs to the tank valve or grill. Consult an LP gas dealer or qualified appliance repairperson for assistance.
- Store spare propane containers away from the grill. Spare propane containers should be stored at least three feet or 90 cm from building openings, and at least five feet or 1.5 m from air intakes for building air conditioning and ventilation systems.

## Charcoal Grills:

- Never use gasoline or kerosene to start the fire.
- Use charcoal lighter fluid sparingly. Consider using an electric starter as a safer alternative to lighter fluid.
- Never apply charcoal lighter fluid to a fire that is already lit.
- Dispose of ashes by wrapping them in foil and placing them in an empty, noncombustible container.
- Always wet hot coals before placing them in a noncombustible container. Keep the wet coals in an area away from combustibles, as spontaneous combustion can occur as the coals dry.

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# Dryer Fires

## Close The Door On Dryer Fires

Each year, thousands of fires start in the clothes dryer. The most frequent causes of these fires are improper ventilation and/or poor maintenance, which allows lint to accumulate. When lint collects on heaters, switches and motors in the dryer, fires can result.

### Ventilation

Improper venting of the clothes dryer is one of the major causes contributing to appliance related fires. Venting is also important to the performance of your dryer. Use only metal ducting to vent the dryer. Plastic ducting can collapse causing blockage and lint buildup. Plastic may also ignite or melt if a fire develops, allowing the fire to spread outside of the dryer.

### Maintenance

Keep the duct free of lint and other combustible debris to reduce the chance of a fire spreading outside the dryer. Consider having a professional disassemble your dryer to clean away lint and other debris covering the heaters, switches and motors.

### Additional tips for safe dryer use

- Avoid leaving the dryer running while you're away.
- Clean the lint trap after every use.
- Don't dry oily rags in your dryer.
- Never dry synthetic fabric, plastic rubber or foam items in your dryer.
- Don't operate the dryer without a lint filter.
- Ensure that the electrical outlet is suitable for the needs of the dryer.
- Keep the area around the dryer free of combustibles such as clothing and boxes.

### Warning Signs

Although there are no sure warning signs that your dryer will catch fire, there are some things to look for that may indicate trouble. For example:

- Clothes, especially towels or jeans, which take a very long time to dry.
- Clothes that are hotter than usual at the end of the cycle.
- The flapper on the vent hood does not open when the dryer is running.

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# Miscellaneous Information

## Responding to Injuries/Incidents

Despite good management and controls, someone may be injured while on your property. Should this occur, respond in a manner that attends to the victim.

- Help the injured person to remain calm and contact emergency services if needed.
- Obtain the facts surrounding the accident.
- Note the condition of the person's clothing and footwear, in case this contributed to the accident.
- Determine if the victim has any physical impairment.
- Look for signs of alcohol or drug intoxication.
- If possible, take a photo of the incident scene as soon as possible.
- Fill out the incident report form located in this booklet, noting weather conditions, lighting, activity at the time of the incident, type of injury, etc. Add information on conditions of property, which may be related to the incident scene, as soon as possible.

## Websites

- [www.statefarm.com](http://www.statefarm.com) – State Farm
- [www.sba.gov](http://www.sba.gov) – U.S. Small Business Administration
- [www.alarm.org](http://www.alarm.org) – Electronic Security Association
- [www.osha.gov](http://www.osha.gov) – Occupational Safety & Health Administration
- [www.cdc.gov/niosh](http://www.cdc.gov/niosh) – National Institute for Occupational Safety and Health
- [www.asse.org](http://www.asse.org) – American Society of Safety Engineers
- [www.nfpa.org](http://www.nfpa.org) – National Fire Protection Association
- [www.fema.gov](http://www.fema.gov) – Federal Emergency Management Agency
- [www.redcross.org](http://www.redcross.org) – American Red Cross
- [www.lightning.org](http://www.lightning.org) – Lightning Protection Institute
- [www.weather.com](http://www.weather.com) – The Weather Channel
- [www.disastersafety.org](http://www.disastersafety.org) – Insurance Institute for Business and Home Safety

## Phone Numbers

Police Department \_\_\_\_\_  
Fire Department \_\_\_\_\_  
Poison Control \_\_\_\_\_  
Security Alarm Installer \_\_\_\_\_  
Plumber \_\_\_\_\_  
Electrician \_\_\_\_\_  
Heating Contractor \_\_\_\_\_  
Commercial Cleanup \_\_\_\_\_  
Contractor(s) \_\_\_\_\_  
Glass Company \_\_\_\_\_  
State Farm Agent \_\_\_\_\_  
Other \_\_\_\_\_

## What is Loss Control?

Loss Control is an organized and continuous effort to help lessen the possibility of unforeseen losses and the impact of those that do occur, whether from fires, electrical surges, burglary or injuries.

## Why is Loss Control Important?

Because costs can go way beyond dollars and cents, it is best to prepare for such circumstances before they happen. If someone is injured on your premises or property is damaged and stolen, you may wonder, "What happens now?" How do you recover? There may be investigations, meetings and the completion of necessary paperwork. Clearly, these situations can help you to understand just how important loss control is.

*This Loss Control Guide is for general information purposes only. Because of the fast-changing environment of the internet, we are unable to guarantee that every web address (URL) listed in this Loss Control Guide is active or accurate.*

While the sources listed in this Loss Control Guide tend to be government bodies, professional organizations or businesses with relevant information, there is no guarantee that the information contained on the individual sites is current, accurate or reliable. We are not responsible for the content of any site and are not advocating or supporting any content or any entities associated with the sites listed.



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