

Dwellings Safety Checklist



A vital part of loss control is identifying and removing or correcting unsafe activities or conditions before a loss occurs. This safety checklist is a tool to help you identify some areas that may need attention.

Water Damage

- _____ Clean gutters and downspouts regularly to protect against clogging
- _____ Remove valuables from the basement or store items on high shelves
- _____ During the winter season, keep the thermostat between 55 and 65 degrees
- _____ Install water leak detection devices within your home
- _____ Kitchen, bathroom, hot water heater, and laundry room pipes are the most likely to leak; have these pipes inspected yearly
- _____ Disconnect hoses to protect against any standing water freezing and/or pipes bursting
- _____ Know where your water main is located within your home. If leaving for an extending period of time, make sure to turn it off!
- _____ Monitor your water bill – any unexpected increases can be the result of a water leak in the home
- _____ Have a dehumidifier stored at the dwelling to lessen the extent of water damage in the event of a leak

Slips, Trips and Falls

- _____ Repair potholes, cracks, and any uneven surfaces in parking/sidewalk areas and staircases
- _____ Repair/replace uneven decking/cracked deck planks
- _____ Provide proper storage so walkways and means of egress are clutter-free
- _____ Remove snow/ice promptly
- _____ Apply rock salt to sidewalks/driveways three hours prior to and during a snow storm
- _____ Have rock salt and shovels stored at the dwelling for easy access for tenants

Fire Protection and Prevention

- _____ All electric should **not** be functioning on circuit breakers manufactured by Federal Pacific and/or Stab-Lok
- _____ Install and maintain fire, smoke and heat detection devices – preferably connected to a central alarm system
- _____ Avoid the use of space heaters and the overloading of extension cords
- _____ Fire extinguishers, with current inspection tags, should be present in all common areas and serviced annually

COMMON CAUSES OF LOSS

- ▶ Electrical and cooking fires
- ▶ Slip/Fall injuries caused by wet floors or cracked, uneven or icy sidewalks, parking lots and decks
- ▶ Water leaks and mold
- ▶ Dog bites or other canine-related injuries
- ▶ Bodily injury and property damage caused by trees or other exterior debris

Overgrown Trees

- _____ Trim or remove large branches that hang over dwelling, car, or sidewalks/walkways
- _____ Inspect your property for dead trees or branches that may fall in the event of a storm

Canine Breeds

- _____ Pre-screen tenants to confirm dog breed and bite history
- _____ Recommend all tenants keep their dog on a leash and not unattended
- _____ Do not allow tenants with dogs of the following breeds: Akitas, Alaskan malamutes, bullmastiffs, Presa Canarios, chow chows, Doberman pinschers, German shepherds, pit bull terriers, American Staffordshire terriers, Rottweilers, Siberian huskies, wolf/dog hybrids

Have Open Communication Between Yourself and The Tenant

- _____ Be sure each tenant carries renters insurance

Your policy offers access to free and discounted resources through our Business Resource Center. Check it out today by visiting www.bizresourcecenter.com.

Resources include:

- ▶ Background check services
- ▶ Cyber liability
- ▶ Human resources and disability and accident hotline
- ▶ Identity theft services
- ▶ Loss control consultation
- ▶ Tenant screenings