



# LOSS CONTROL GUIDE

## FOR APARTMENTS AND CONDOS

Provided by: Lloyd Sadd Insurance Brokers Ltd

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## INTRODUCTION

Managing a property—whether it be an apartment, condominium or similar dwelling—can be a challenge, particularly from a risk management standpoint. Even if a property manager only looks after a single space, they face innumerable exposures—exposures that can come from a variety of sources and lead to thousands of dollars in damages and loss of income potential in an instant.

To assess their various risks, property managers should implement a loss prevention program. Loss prevention programs are procedures, policies and other steps organizations can implement to reduce the likelihood of an insurance claim or costly incident. In the property management industry, loss prevention programs set the standard for how stakeholders maintain and improve the buildings and units they oversee.

You can't always predict when a major fire, disaster, accident or similar incident will occur. However, with the right loss prevention program, you'll be properly prepared and can reduce the impact of an incident or even eliminate certain risks altogether.

This guide is designed to provide a summary of the major risks property managers must address and includes helpful strategies and materials they can use to reduce the exposures associated with their buildings. The guide provides in-depth checklists to keep your property secure and your residents safe. In addition, this resource includes supplemental tools, like sample policies and forms, to help you manage your property more efficiently.

As you review the materials in this guide, remember that many exposures can affect multiple aspects of your property. Because of this, it's important to examine each individual loss category carefully, accounting for any crossover. Please note that this guide is not meant as a substitute for advice from a legal professional or a qualified insurance broker.

## MANAGING YOUR LOSS PREVENTION PROGRAM

Many outside factors can come between you and the safety of your property and residents. An effective loss prevention program can help you manage these factors, saving you both time and money. Strong loss prevention programs for residential properties generally contain three components:

1. A property management policy
2. Loss prevention checklists that address specific risks to your buildings
3. Methods for soliciting and responding to unsafe conditions and repairs

However, these programs are considerably less effective without buy-in from your entire business and residents. In fact, when management continuously demonstrates a genuine interest in safety, residents are more likely to follow suit.

Ongoing safety and maintenance initiatives can help keep your costs down and attract new residents. These initiatives must be engrained in your day-to-day operations and consist of more than just daily checks of your property. As such, clear communication of your firm's policies and procedures are a must and should involve:

- Input from everyone who helped develop your program
- Feedback loops to determine the program's effectiveness

The better you communicate your loss prevention program, the more likely your residents are to participate. To promote effective communication, ask yourself if you have:

1. Shared your safety goals with your residents and employees
2. Educated residents on safety best practices and how to report property concerns
3. Communicated specific hazards to employees and residents

## HANDLING REPAIR AND MAINTENANCE REQUESTS

When it comes to staying ahead of potential repair and maintenance concerns, your residents are an invaluable asset. While your team should perform regular inspections of your property, your residents can bring problem areas to your attention.

It is in your best interest to provide a formal process your residents can use to submit repair and maintenance requests. Not only does this improve your property management firm's reputation, but it can also help you prevent major losses.

Submission processes can vary, but usually involve some sort of written or web-based request for the following information:



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- Resident's name
- Address
- Unit number
- Phone number
- Date of complaint
- Type of complaint
- Description of complaint
- Special requests

It's also important to identify who will handle maintenance requests, both minor and severe. While you may be able to take care of simple issues on your own, you should keep a list of contact information for electricians, plumbers and contractors for more complex requests.

Any request you receive must be taken seriously and addressed in a timely fashion. Log all of these requests, documenting key findings and any repairs you make. In addition, having a system in place to prioritize your maintenance requests is critical. Some building concerns, like leaking water, can be more time sensitive than others.

While all requests should be addressed and evaluated on a case-by-case basis, there will be times when you must assess multiple requests at once. In these instances, responding to the most high-priority tasks first can help you limit potential damage to your property. For a sample repair and maintenance request form, click [here](#).

## INCIDENT INVESTIGATION

Even if you take every precaution necessary to ensure the safety of your residents and the general public, injuries and other accidents may still occur. In the event that an individual is involved in an accident on your property, you must gather key details. Thoroughly reporting and investigating accidents not only helps you address safety concerns as they arise, but also proves useful following a claim.

While the accident investigation process may differ from firm to firm, it's critical that you:

- Obtain information from the injured individual, including how and where the accident occurred.
- Survey the conditions of the area at the time of the accident, taking photos if possible.
- Determine what equipment, activities or property was involved, noting the condition of these items (preserve the condition of any equipment and property involved in an incident).
- Obtain information from witnesses when available.



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- Analyze the information and determine root causes (e.g., worn carpet, faulty handrails or damaged surface in parking lot).
- Implement corrective measures.

Throughout the investigation, clear communication between the accident victim and your property management firm is vital. You will also need to follow up on any and all incidents that occur on your premises and notify residents if safety procedures change. For a sample accident investigation form, click [here](#).

## BUILDING AND SAFETY CODE CONSIDERATIONS

Compliance with local and provincial laws is one of the major challenges that comes with managing property. Depending on where your property is located, there may be a number of specific requirements you must meet when constructing, repairing or renovating areas of your building. Further complicating the issue, if you own an older property, there may be any number of issues you must address to bring your building up to code.

As a property manager, it's your job to be aware of any relevant laws, particularly as it concerns the safety and well-being of your residents. To learn about any applicable building and safety codes, work with qualified, licensed contractors for all major repairs and renovations. In addition, consider contacting your local government for information regarding property management-related laws.

## COLLECTING CERTIFICATES OF INSURANCE

One tedious, yet critical, job of a property manager is ensuring that all vendors and contractors working on their building are equipped with the proper insurance coverage. Specifically, property managers must check that the policies of these individuals cover any relevant risks and include the appropriate limits.

The best way to confirm that the vendors you work with have adequate coverage is by collecting and maintaining certificates of insurance (COIs). A COI is a valuable—yet misunderstood—tool in the insurance industry. COIs are used across a variety of commercial business relationships and essentially serve as proof that a particular party has an insurance policy in effect. Often only a few pages long, COIs are summary documents that indicate the insured party, essential terms and conditions of the insurance policy, policy limits and the policy period.

Property managers must keep diligent records of COIs and request them on an annual basis or at the beginning of every job or contract. Whenever possible, it's best to keep COIs in a single, digital location for easy tracking, making note of any expiration dates. COIs can easily be faked or altered, so it's important to ask yourself the following questions when reviewing and managing COIs to avoid common issues:

- Is the COI provided on a proper form?





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- Is the company named on the COI the same as the one named in the contract?
- Is the policy issued by a reputable insurer? Is the COI signed by an insurance company or agency representative?
- Are the types and limits of insurance listed on the form the same or greater than those required by you under the contract?
- Are specific policy numbers listed on the COI?
- Are the dates of coverage adequate for the specified work?
- Does the COI indicate any special insurance requirements you have specified?
- Has the provider made any unapproved modifications to the COI?
- Do you require written contracts with every third party you work with, either by annual agreement for all work or by separate agreement for each project?
- Do you have a system in place (e.g., a certificate management system) for tracking expiration dates?

Securing and managing COIs can be complicated, and it's critical to enlist the help of an experienced insurance broker. Contact Lloyd Sudd Insurance Brokers Ltd today to learn more about collecting and maintaining COIs.





# ELEMENTAL AND WEATHER RELATED RISKS

## WATER

Water is one of the most common causes of property damage. Water damage is not only expensive—it can also create potential health risks. What’s more, an incident in one unit can easily affect other areas of your building, including common areas and other residents’ apartments.

Water damage is particularly concerning, and its effects can linger long after the initial damage occurs in the form of stains and mould. While water damage is usually associated with flooding, the most common sources of water damage are often overlooked:

- **HVAC systems**—Heating, ventilating and air conditioning (HVAC) systems are necessary in maintaining a comfortable space. However, if these systems are not properly maintained, they can cause serious, costly water damage.
- **Water heaters**—Water heaters hold and transfer water continuously. When these systems fail, they release water and can cause significant property damage. Over time, deposits accumulate at the bottom of the water heater tank and corrode the tank liner. Moving water can also cause substantial wear and tear on a water heater tank and its piping.
- **Damaged roofing systems**—Your building’s roof is part of a complex system of coverings, flashing, metal work and sealants that work together to keep water out. Leaks in your roofing system can lead to rot and mould growth, even damaging surfaces inside the building. Furthermore, severe roof damage can allow water to pool in your building, causing major structural damage.
- **Faulty windows**—Windows require routine maintenance to remain watertight. Windows that are improperly sealed can allow water to seep into your building. Keep in mind that a more complex window system may require additional attention to prevent damage.
- **Exterior walls**—Exterior walls are designed to shed water; however, they are not built to hold back standing water. As water pushes against a building, it can deteriorate the protective layers, creating an entry point for water. The likelihood of water damage increases whenever landscaping or the grading of exterior soil allows water to drain toward or stand against walls.
- **Freeze-ups**—During severe cold spells, sprinkler systems and water pipes can freeze, burst and cause devastating water damage. Equipment that contains or uses water, produces condensation or relies on pneumatic controls is also susceptible to freezing and water bursts.
- **Sewer backups**—Sewer backups occur when sewer systems are over capacity or when a blockage is present. The excess water created from blockages can force sewage into buildings through floor drains, toilets and sinks.
- **Household appliances**—Any appliance with pipes or other fixtures that feed into a water line has the potential to develop blockages or spring leaks, which can lead to serious flooding if left



# ELEMENTAL AND WEATHER RELATED RISKS

unchecked. Property managers need to be particularly cautious of refrigerators, dishwashers, washing machines and water heaters, and make sure to install and maintain them properly.

- **Bathroom and kitchen fixtures**—Of all the areas in your building, bathrooms and kitchens are the most prone to water incidents. To complicate matters, property managers aren't always aware of plumbing issues that occur within individual units, making it all the more important to educate residents and perform regular maintenance.

## Loss Control Checklist

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- ☐ Include HVAC systems in building maintenance programs to ensure they are functioning properly.
- ☐ Inspect water heaters for signs of failure and replace the units per the manufacturer's recommendations. Consider installing a water catch pan with a drain connected to a waste line, sump pump or another method of channeling water out of the building. Automatic shut-off valves are also a great way to limit damage in the event of a leak or unit failure.
- ☐ Inspect roofs to verify that draining systems are clear of debris and functioning properly. Regular inspections should be supplemented with assessments by professional roofing maintenance providers, who can correct small deficiencies before they create more serious problems.
- ☐ Identify areas of your building that are susceptible to unusual amounts of snow or rainfall. Pay close attention to these areas during the winter months and rainy seasons.
- ☐ Evaluate windows often. Reapply caulk and repair sealants during window inspections. Make sure to inspect windows after severe storms and take immediate action to repair windows, if necessary.
- ☐ Assess exterior walls after prolonged or intense periods of rain. Look for signs of erosion along the foundation and repair these areas immediately.
- ☐ Clear drains, gutters and downspouts of debris. Ensure that water is always directed away from the building.
- ☐ Make sure sump pumps are in working order.
- ☐ Identify all equipment, processes and piping that are susceptible to freezing. Additional insulation can be added to the exterior of pipes that are at risk of freezing. You can prepare at-risk equipment for cold weather by doing the following:
  - Draining and securing any idle equipment
  - Providing adequate heat or locating equipment in a heated enclosure
  - Draining condensation from units
  - Protecting equipment with suitable antifreeze products





## ELEMENTAL AND WEATHER RELATED RISKS

- Have a professional inspect sewage lines regularly to allow for early detection of blockages.
- Develop a water damage prevention and response plan. These plans will allow your employees to act as a vital first line of defence against water damage. Make sure your water damage plan includes the following items:
  - A list of emergency contacts for whenever water damage is discovered
  - A leak-response kit, complete with mops, absorbent cloths, epoxy, plugs and wet-dry vacuums
  - A valve-identification sheet complete with images and general descriptions, making it easy to locate any shut-off valves in the event of a leak
- Check all water supply lines on a regular basis to ensure that there are no breaks or leaks.
- Establish procedures residents can use to report issues with appliances and plumbing.
- Document water damage when it occurs.



## FIRE

Unlike with stand-alone homes, fires in apartments and condos can affect multiple residents at once—even displacing hundreds of individuals at a time. Property owners and managers must maintain safe conditions for occupants by accounting for a variety of potential fire hazards. Additionally, property managers need to be aware of any applicable fire codes, ensuring that their property is in compliance and safe for residents.

### Loss Control Checklist

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#### Exterior

- ☐ Check that your building's address is clearly visible, making it easy for firefighters and other emergency personnel to find your property.
- ☐ Ensure that combustible materials are stored away from the building.
- ☐ Check that access to fire hydrants is unobstructed (e.g., snow accumulations, bushes and vehicles).
- ☐ Remove all dead vegetation, dry leaves and pine needles from your property's yard or the building's roof and gutters.
- ☐ Make sure that chimneys are properly sealed and free of obstructions.

#### Fire Doors

- ☐ Inspect fire doors regularly to ensure they aren't damaged or obstructed.
- ☐ Mark fire doors appropriately, instructing residents to only use them in the event of a fire.
- ☐ Clear combustible materials away from fire doors to reduce the risk of flash fires.
- ☐ Ensure that fire doors are equipped with alarms that notify the proper authorities.
- ☐ Unit doors leading to common corridors should be self-closing and latching with a 20-minute fire rating.

#### Fire Suppression Equipment

- ☐ Make certain that fire extinguishers of appropriate size and type are available at all times.
- ☐ Check that fire extinguishers are fully charged, conveniently located and clearly marked.
- ☐ Inspect fire extinguishers on a regular basis.
- ☐ Install a sprinkler system if possible. If one already exists, ensure it is inspected and maintained.



## ELEMENTAL AND WEATHER RELATED RISKS

- ❑ Ensure sprinkler heads are free of obstructions, lint and paint accumulations, which could delay their response time. Older sprinkler heads should be replaced and tested according to your local code.
- ❑ Flow test fire pumps annually. Electric pumps should be churn tested monthly, and diesel pumps should be churn tested weekly.

### Fire and Smoke Alarms

- ❑ Mark fire and smoke alarm zones clearly.
- ❑ Implement a maintenance and service program for fire and smoke alarms to ensure they are in proper working condition. Alarms should be tagged with the date they were last reviewed. Smoke detector batteries should be changed out on an annual basis.
- ❑ Ensure smoke alarms are installed in each bedroom, outside of each sleeping area and on every level of a unit.
- ❑ Install fire and smoke alarms per the manufacturer's instructions.
- ❑ Instruct residents to never remove or tamper with smoke alarms. Educate them on how to report maintenance issues.

### General

- ❑ Check that means of egress, like aisles to fire exits, are clear and unobstructed.
- ❑ Ensure your building has multiple exits. Hold fire drills and maintain records of them.
- ❑ Keep all access areas, exits, passageways and stairways free of obstructions.
- ❑ Create a fire plan. This plan should account for preventive and evacuation strategies. Many provinces have specific fire codes that apartments and condos must adhere to. Educate yourself on these rules and make certain that your building, as well as your fire plan, is up to code.
- ❑ Work with a fire protection company to determine what type of devices, alarms, extinguishers and sprinklers you need, as well as the ideal locations for them. If the complex already has equipment, have it inspected to make sure it is in good condition.
- ❑ Make sure that all inspections and tests are performed on schedule. Keep copies of inspections for your records.
- ❑ Restrict smoking in high-risk areas. Mark these areas with appropriate signage.
- ❑ Post emergency telephone numbers in highly visible areas.
- ❑ Check that electrical wiring in your building is up to code and hazard-free. Electrical systems should be well-maintained, properly installed and grounded. Instruct residents to limit the use of power strips to avoid overloading outlets.



## ELEMENTAL AND WEATHER RELATED RISKS

- ❑ Establish and enforce a formal hot work program for subcontractors.
- ❑ Prohibit open-flame grills on balconies and patios within 3 metres (10 feet) of a combustible item.
- ❑ Ensure that gas-fired appliances have a shut-off valve located within the same room. These appliances must be in good working condition and properly ventilated. Cap unused gas lines properly.
- ❑ Instruct residents to dispose of fireplace and barbecue ashes safely and in a metal container.
- ❑ Know all of the appropriate codes and regulations, and comply with them.
- ❑ Provide important information such as elevator locations, service rooms and keys to firefighters.
- ❑ Store flammable liquids in approved cabinets or containers.

## EARTHQUAKES

Damage caused by earthquakes takes many forms and can be quite extensive. They can seriously damage buildings and the contents within, along with disrupting gas, electric and telephone services. What's more, equipment, ceilings, partitions, windows and lighting fixtures often shake loose during a quake, creating dangerous conditions for building occupants. Even if your building is not located in a high-risk area, you should still consider the catastrophic possibilities of an earthquake and protect your property accordingly.

### Loss Control Checklist

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- ☐ Be aware of your building's risk level.
- ☐ Secure all shelves, cabinets, tall furniture, equipment, machinery and anything that could move or fall. Move large and heavy objects to lower shelves, and never hang heavy items near heavily trafficked areas. Encourage residents to do the same.
- ☐ Repair defective electrical wiring and leaky gas connections, as these are potential fire risks. Get appropriate professional help to fix any issues. Do not work with gas or electrical lines yourself.
- ☐ Secure your water heater, refrigerator, furnace and gas appliances by strapping them to the wall studs and bolting them to the floor. If your gas company recommends it, install an automatic gas shut-off valve that is triggered by strong vibrations.
- ☐ Repair any deep cracks in ceilings or foundations. Get expert advice if there are signs of structural defects.
- ☐ Be sure the residence is firmly anchored to its foundation.
- ☐ Encourage residents to assemble and store an emergency supply kit.
- ☐ Prepare your building for an extensive power outage and look at alternative power options.
- ☐ Provide general safety advice to your residents in regard to earthquakes.



## AIR QUALITY

Of all the exposures property managers face, air quality is one that is often overlooked. As we learn more and more about the prolonged health effects of poor air quality, it's critical for property managers to take a proactive role in managing sources of pollution. Poor air quality can contribute to minor discomfort or more serious concerns, like chronic illnesses.

However, managing this exposure isn't so cut and dry, as poor air quality can stem from a variety of sources, including mechanical problems or bad ventilation. In addition, your building's specific exposures will differ depending on the type of HVAC systems and equipment you utilize. To ensure that the air in your building does not endanger your residents' health, indoor air quality management is crucial.

### Loss Control Checklist

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- ☐ Maintain HVAC units, generators and other combustion equipment.
- ☐ Regularly inspect and clean ductwork.
- ☐ Replace air filters in your building on a regular schedule.
- ☐ Restrict smoking within 7.6 metres (24 feet 11 inches) of the building.
- ☐ Respond to water damage and remediate any mould issues in a timely fashion.
- ☐ Keep your building's relative humidity between 25 and 50 per cent.
- ☐ Regularly deep clean carpets, particularly in common areas and before a new lease begins.
- ☐ Address rodent and insect infestations as they occur.
- ☐ Keep wood burning stoves and fireplaces clean and well-ventilated.
- ☐ Consult experts for advice on the maintenance of air quality if you renovate or add on to your property.
- ☐ Schedule routine maintenance of HVAC motors, fan belts and filters with certified mechanics.
- ☐ Use a high-efficiency particulate air filter, especially in sensitive environments.
- ☐ Cap unused gas lines properly.
- ☐ Check for radon and other soil gases. Mitigate the risk if necessary.
- ☐ Install and regularly test carbon monoxide monitors. Residents should be required to place carbon monoxide alarms within 3 metres (10 feet) of each sleeping area.
- ☐ Design procedures for responding to concerns from occupants, including those regarding humidity or odours. Air quality professionals may be able to analyze air samples to identify appropriate solutions, which could include dehumidifiers or air scrubbers.



# ELEMENTAL AND WEATHER RELATED RISKS

- Equip enclosed parking areas and underground parking structures with carbon monoxide detection.

## LIGHTNING, RAINSTORMS, HAILSTORMS AND TORNADOES

Lightning, rainstorms, hailstorms and tornadoes are common across Canada. Each one of these weather events creates their own unique exposures—exposures that property managers need to take into consideration:

- **Lightning**—While a single lightning strike to a stand-alone home can be incredibly costly, it is even more devastating for apartments, condos and other multiunit structures as they often have more electrical wiring. Complicating the issue, lightning strikes can occur at random and are common in every province.
- **Rain and hail**—Equally as damaging as lightning are rainstorms and hailstorms, which impact a number of Canadian regions throughout the year. For property managers, these storms are not only unpredictable, but costly as well. In fact, it doesn't take much rain to cause property damage, and just 1 centimetre of water from flooding can lead to major losses. In fact, over a 10-year period, the average annual aggregate insured loss from hail was \$134 million. For more information on the risks associated with water damage, click [here](#).
- **Tornadoes**—Tornadoes are one of nature's most violent storms, causing fatalities and devastating a neighbourhood in mere seconds. A tornado appears as a rotating, funnel-shaped cloud that extends from a thunderstorm to the ground with whirling winds that can reach 480 kilometres per hour (300 miles per hour). Damage paths can be in excess of 1.5 kilometres (1 mile) wide and 80 kilometres (50 miles) long.

### Loss Control Checklist

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#### Before a Storm:

- ☐ Maintain clean and healthy rain gutters. In the event of excess rain, functioning drainage systems are crucial to avoid water buildup.
- ☐ Install additional drainage devices, such as downspout extensions, to improve drainage and reduce property flooding.
- ☐ Have your roof inspected regularly and address any problems, looking for things like holes or damaged and missing shingles.
- ☐ Consider installing an impact-resistant roof, particularly if your building is located in hail-prone areas.
- ☐ Address any leaks or cracks in your building's foundation and exterior walls.
- ☐ Trim trees and shrubbery away from the building. This ensures that, if the tree is struck by lightning, your property won't be hit by large falling branches.



## ELEMENTAL AND WEATHER RELATED RISKS

- ❑ Install a sump pump in low areas of driveways and carports.
- ❑ Connect telephone and similar network lines to a surge protector.
- ❑ Install storm shutters on your windows and doors to protect glass from shattering.
- ❑ Invest in covered parking to protect critical equipment and vehicles.
- ❑ Have a licensed electrician review the power, telephone, electrical and cable connections to your building. Have them check to make sure you have adequate grounding and lightning protection protocols.
- ❑ Ensure that electrical components are at least 30 centimetres (12 inches) above the flood line.
- ❑ Inventory building assets, noting their replacement value. This will make cataloguing any post-storm damage much easier.
- ❑ Implement a lightning protection system. These systems intercept direct lightning strikes and safely discharge them. Please note that these systems must be installed by a professional.

### **During a Storm:**

- ❑ Unplug electronics and appliances in common areas, if possible. Instruct residents to do the same within their units.
- ❑ Inform residents that, if a flood is inevitable, they should disable gas and electricity in their units to reduce the chance of fires and fatal electrocution. These systems should be clearly marked.
- ❑ Close and secure storm shutters.
- ❑ Cover air vents.
- ❑ Secure outside furniture.
- ❑ Be prepared to advise your residents to take shelter.

### **After a Storm:**

- ❑ Document any damage with photos. Provide this information to your insurance provider.
- ❑ Inspect the exterior of the building, identifying and cataloguing any necessary repairs.
- ❑ Inspect electronics and appliances, noting any damage.
- ❑ Contact your insurance provider.



## SNOW AND ICE

During the winter season, walkways, stairs, driveways, interior roadways and parking lots become slip and trip hazards as snow falls and ice forms. This is not only a safety concern, but it can also be an expensive liability if an accident occurs. To prevent accidents and minimize injury costs, property owners should consider implementing snow removal initiatives using the checklist provided.

### Loss Control Checklist

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- ☐ Contact a landscaper to trim trees back from your building before the first snowfall each year.
- ☐ Identify fire hydrants near your building with snow stakes or similar markers in fall of each year. This will help your local fire department find them if they are covered by heavy snowfall.
- ☐ Establish a plan for snow and ice removal, identifying who is responsible for removing it from your property. The plan should include:
  - ☐ An outline of responsibilities
  - ☐ Contact information of staff
  - ☐ A list of potential problem areas
  - ☐ A list of supplies
- ☐ Clear gutters of any leaves or debris so they drain properly throughout the winter. Check the roof for possible leaks before a major storm occurs.
- ☐ Identify areas of your building that are susceptible to unusual amounts of snow and ice accumulations. Plan to pay close attention to removing snow and ice in these areas during the winter months.
- ☐ Winterize amenities in outdoor common areas such as pools and outdoor furniture.
- ☐ Keep vents clear of snow. Wrap pipes in common areas, especially those in colder parts of the building. Shut off water to outside taps and hoses.
- ☐ Place weather mats at all entrances to the building. Periodically check them to make sure they are in working condition and have not started to curl (this presents additional tripping hazards).
- ☐ Keep bags of salt or snow melt near the entrances and exits of your building. Apply salt before and after a storm or as issues arise.
- ☐ Send out a newsletter or flyer, or post a notice on a communal bulletin board asking residents and visitors to report snow and ice-related hazards immediately.
- ☐ Consider hiring a snow removal contractor. Investigate the quality of the contractor's work, timeliness of work during a storm, equipment adequacy, experience, references and the ability



## ELEMENTAL AND WEATHER RELATED RISKS

to work with your property's unique needs. Alongside a qualified professional, create a contract and include the following provisions:

- Contractor agrees to remove snow and ice in a timely manner.
  - Contractor agrees to provide high-quality services for you on your premises.
  - Contractor adheres to safe working practices as established by industry standards.
  - Contractor maintains general liability insurance with a minimum of \$1 million (provides certificate of insurance to you as well).
  - Contractor should be held responsible if there are claims following actions, inactions or work done. Contractor waives subrogation rights as well.
- Keep the following tips in mind if you plan to remove snow on your own:
- Remove snow and ice in a timely manner to protect the safety of residents.
  - Read the operator's manual that came with your snow removal equipment before the start of each winter.
  - Look for items hidden in the snow that you would not want to hit or run over.
  - Make sure other people are clear of the area before you begin removing snow.
  - Be aware of where you are aiming the shoot when using a snow blower. Never blow snow toward people or cars. Operate the blower at a speed no faster than a walk. Never reach into the blower shoot with your hands for any reason, even if the machine is off.
  - Avoid overexerting yourself.
- Make sure all furnaces and boilers are in good working order to prevent dangerous system failure.
- Stock up on snow removal equipment and snow/ice melt products such as salt and sand.
- Fully inspect the building's exterior, including the roof, walls, doors and window frames. Repair or caulk any damaged, leaking or drafty spots to keep winter weather out and the heat in.
- Encourage renters to report any maintenance issues promptly and to keep an emergency kit on hand should any power outages occur. Document any slip and fall incidents.
- Conduct maintenance on snow removal equipment to ensure that it is in working order prior to winter. Record snow and ice removal activities on a snow and ice removal log as soon as the tasks are complete. The log will assist you in defending against injury and property claims. These logs are also handy for maintaining a standard procedure if you have multiple properties. For a sample snow and ice removal log, click [here](#).

# IN-UNIT AND BUILDING RISKS



## BALCONIES AND DECKS

Balconies and decks create a variety of potential injury and liability concerns. In the event that they fail or don't feature the proper guardrails, residents can fall and injure themselves. In addition, residents may store heavy items on these structures, which can injure passersby if they fall.

Many injuries related to balconies and decks are a result of poor construction, improper maintenance, structural weaknesses and, in some instances, inadequate warnings to residents. To protect you and your residents, it's important to be proactive in managing risks associated with balconies and decks.

### Loss Control Checklist

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- ☐ Avoid storing flammable materials on decks and balconies.
- ☐ Ensure that balconies and decks have adequate railings in place. These railings should be sturdy and well-maintained.
- ☐ Make sure that railings on decks and balconies are constructed in such a way that small children can't squeeze through the openings.
- ☐ Check that balconies and decks are structurally sound on a regular basis.
- ☐ Look out for decaying wood. Pay special attention to any areas that tend to remain damp or are regularly exposed to water.
- ☐ Ensure that flashing is sound and firmly in place. Consider adding or replacing flashing if you notice areas where water collects.
- ☐ Assess the max capacity of balconies and decks. Clearly post this information in the area.
- ☐ Have balconies and decks that are older than 15 years professionally evaluated, repaired or reinforced. Many older porches, decks and balconies were built before codes required them to support a minimum load, which can create potential exposures.
- ☐ Understand all applicable building and safety codes, ensuring that your property, balconies and decks comply with the requirements.



## WINDOWS

While some property risks differ depending on the type of dwelling, windows are a universal exposure. What's more, windows present a variety of potential liability concerns, and property managers need to account for all of them.

Not only do faulty windows create potential injury risks related to falls and broken glass, but they can also lead to security and break-in concerns. This is especially true for units on the first floor. Additionally, broken windows that go unrepaired can increase the likelihood of water damage caused by storms or even cause heating and cooling problems at your property.

### Loss Control Checklist

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- ☐ Ensure that the windows in your building and individual units are in good condition. Windows should be free of broken or cracked glass and have an appropriate screen. Above all, windows must operate properly in order to provide adequate ventilation and means of emergency egress.
- ☐ Check that window frames are weather tight and free of loose or deteriorated materials. Frames should be in good condition and without cracked or rotted wood.
- ☐ Make sure that windows are easily operable and held in position by window hardware. Windows should be able stay open without the use of a tool.
- ☐ Install locks on every window, particularly those that are close to the ground. This is important for premises safety.
- ☐ Ensure windows have adequate egress. Bedroom and basement windows must be unobstructed and, where required, equipped with escape ladders.
- ☐ Have a plan in place for responding to broken windows and other maintenance complaints. Damaged windows should be repaired or replaced as soon as possible.
- ☐ Understand all applicable building and safety codes, ensuring that your windows comply with the requirements.

## DOORS AND LOCKS

When it comes to building security, doors and locks are your first line of defence. Residents expect safe and secure buildings, and it is your job as a property manager to control access to your property and individual units. To protect resident safety, it's essential to secure your building and provide appropriate means of egress in the event of an emergency.

While apartments and condos have traditionally relied on key and lock systems, more and more modern buildings are turning toward electronic access control systems (key fobs). Both of these systems have their advantages and unique security considerations. Use the checklist below to help your property management firm mitigate risks related to doors and locks.

### Loss Control Checklist

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#### General Tips

- ☐ Control access into the building by locking all exterior entrances, including accessible roof openings and doors to balconies and terraces.
- ☐ Create and communicate procedures for cases where residents are locked out of their unit.
- ☐ Keep utility rooms and similar maintenance areas locked.
- ☐ Set up a system for changing locks before a new resident moves in. Be sure to collect any keys to common areas after residents move out.
- ☐ Keep exterior gates and doors locked and in good working condition.
- ☐ Mark all emergency exits clearly.
- ☐ Ensure that doors, doorframes and moulding are secure. Frames must be free of loose, broken or deteriorated materials.
- ☐ Equip exterior entrance doors with automatic locks.
- ☐ Establish a key control system to help manage access control for ingoing and outgoing residents.

#### Traditional Doors and Locks

- ☐ Store keys in a secure location and carefully control their distribution.
- ☐ Ensure that residents' doors are equipped with locks and are functioning properly.
- ☐ Label all keys appropriately. Keys to individual units and your building should be marked as "do not copy."
- ☐ Install deadbolts, safety chains and peepholes on your residents' doors.
- ☐ Avoid using keys that work with multiple locks.



## IN-UNIT AND BUILDING RISKS

### Electronic Access Control Systems

- ❑ Perform regular visual inspections of access control systems. Check all system components (e.g., keypads, readers, doors and locks) and record any issues.
- ❑ Run diagnostics on your access control system, noting any performance issues.
- ❑ Ensure that your access control system is adequately powered.
- ❑ Clean access control panels and other components regularly.
- ❑ Review network connections of all door controllers.
- ❑ Collect key fobs at the end of a resident's lease. Reset the lock systems as needed.

## MECHANICAL, PLUMBING, HEATING AND COOLING

Mechanical, plumbing, heating and cooling systems are complex and an essential component of every property. A failure in any one of these systems can directly affect your residents, leading to a number of potential issues. Regular preventive maintenance tactics and structured repair procedures are crucial for ensuring the smooth operation of mechanical, plumbing, heating and cooling systems, and the health of your property.

### Loss Control Checklist

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- ☐ Inspect mechanical, plumbing, heating and cooling systems regularly. Maintain a record of all inspections, following up with repairs in a timely fashion.
- ☐ Service mechanical, plumbing, heating and cooling systems as needed. Maintain a record of all repairs. Have a list of contacts on hand who can help you repair systems on short notice.
- ☐ Ensure mechanical, plumbing, heating and cooling systems are installed and maintained by a professional and are in accordance with applicable laws and building codes. These systems should be in proper working condition.
- ☐ Keep your utility room clean and free of debris.
- ☐ Provide an adequate supply of hot water to every sink, tub and shower.
- ☐ Install a temperature pressure and relief valve on hot water heaters. The valve must be free of leaks, corrosion, obstructions or missing parts.
- ☐ Keep heat registers in good repair with secure covers.
- ☐ Keep thermostats in good working order.
- ☐ Make sure exhaust fans are in working order with secure covers.
- ☐ Vent bathrooms to prevent an accumulation of moisture. All vents and ducts must be in good repair as designed.
- ☐ Boilers must be installed free of leaks and broken, corroded or missing parts. They should be annually serviced by a licensed professional.
- ☐ Vent gas-burning water heaters, boilers and furnaces properly and in conjunction with appropriate regulations. Any vents and flues must be secure, properly sized and pitched.
- ☐ Install pressure relief discharge valves on boilers.
- ☐ Ensure appliances are equipped with gas and electric shut-offs for safe use, maintenance and repair.





## IN-UNIT AND BUILDING RISKS

- ❑ Check that all drains connect to a sanitary sewer. Waste lines must be properly installed and vented.
- ❑ Reinforce pipes and taps, ensuring that they are not defective, obstructed or leaking.
- ❑ Cap unused gas lines properly.
- ❑ Ensure that water heaters are not leaking or dripping.
- ❑ Inspect supply lines, making sure they are properly connected to public water. Waste lines must be properly connected to public sewer.
- ❑ Trap and vent all plumbing fixtures.
- ❑ Ensure that mechanical, plumbing, heating and cooling systems meet any applicable building and fire codes.

## ELECTRICAL SAFETY

Electricity is one of the most important components of comfortable and functional housing. The use of electricity in your building is unavoidable, making the proper safety protocols even more critical. Improper electrical safety in your building can lead to resident injuries or even death. What's more, something as simple as an overloaded outlet can cause extensive property damage.

To protect your building and residents from the dangers associated with electricity, you must take care to inspect your property thoroughly and establish the appropriate safety standards.

### Loss Control Checklist

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- ☐ Protect all electrical outlets using ground-fault circuit interrupters.
- ☐ Ensure that electrical outlets, switches and junction boxes are secure, wired properly and operate safely. Cover plates must be free of charred surfaces and outlets must not be painted shut.
- ☐ Avoid overloading panels and circuits. All circuits must be labelled and panel openings must be covered.
- ☐ Ensure that electrical wiring is properly installed and enclosed safely.
- ☐ Correct any electrical issues, especially if they are hazardous to your residents or building.
- ☐ Have a professional inspect your electrical panel. All breakers should be properly labelled. Consider locking these panels to avoid tampering.
- ☐ Check that the electrical system is properly fused, maintained and grounded.
- ☐ Make sure that each habitable room contains at least two electrical outlets. Bathrooms should have at least one electrical outlet.
- ☐ Address any open wires or electrical boxes.
- ☐ Cover any blank circuits in your panel.
- ☐ Ensure that electrical systems meet any applicable building and fire codes.

## BUILDING PREMISES SECURITY

Security can be a scary prospect for property managers. While you want to provide your residents with a safe place to live, the level of security you need to provide is not always clear-cut and, if it is lacking, could potentially make you liable for damages.

Increasingly, residents are looking to receive compensation from their property managers after they fall victim to a crime on leased property. It's becoming more common for courts to rule in favour of the residents. While property managers are not responsible for the damages caused by every criminal act, they do have a duty to provide residents and their guests with reasonable measures of security. The simplest way to avoid liability is to reduce opportunity by eliminating conditions that attract criminals.

### Loss Control Checklist

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- ☐ Evaluate crime activity in your area to determine if you need to invest in additional security measures.
- ☐ Implement procedures to investigate accidents and security incidents that occur on your premises.
- ☐ Run background checks on employees. Ensure that any security personnel are certified and properly trained.
- ☐ Consider installing alarm systems, security cameras or similar safety devices.
- ☐ Put adequate safeguards in place to protect your units from vandalism.
- ☐ Provide adequate illumination in all areas of the building, including parking facilities and entryways.
- ☐ Consider barring windows on the first floor of your property. These windows should be equipped with interior releases.
- ☐ Check your residents' doors to ensure locks are functioning properly. Locks should be changed before a new lease begins. Doors should also be equipped with a peephole.
- ☐ Inspect exterior gates and doors. Make sure they are functioning properly and kept locked.
- ☐ Keep plants and shrubs trimmed to provide for good visibility of the building and surrounding property.
- ☐ Control access to air intakes to prevent contamination.
- ☐ Look out for suspicious packages or vehicles.
- ☐ Perform regular audits of all security procedures to ensure that programs are up to date and being followed.



## IN-UNIT AND BUILDING RISKS

- ❑ Perform background checks on building service providers and check credentials of personnel providing maintenance or repair services.
- ❑ Use security guards to patrol the building, parking and garage areas, and outside grounds if applicable.
- ❑ Issue distinctive parking permits to residents. Provide a separate area for visitor parking.
- ❑ Control access to the building by locking all exterior entrances, including accessible roof openings and doors to balconies and decks.
- ❑ Store keys in a secure location and carefully control their distribution.
- ❑ Keep laundry rooms, exercise rooms and similar entrances to common areas locked.
- ❑ Ensure fences are in good condition. They should not be leaning, missing panels, deteriorated or damaged. They must meet zoning code location requirements.



A photograph of a garden area. In the foreground, there's a brick patio. To the right, a large blue pot holds a variety of colorful flowers, including pink and purple ones. In the background, a white metal table and chairs are visible, partially obscured by a semi-transparent text box. The top of the image shows dense green foliage and more flowers.

# COMMON AREAS AND AMENITIES





## COMMON AREAS AND AMENITIES

### ELEVATORS

Elevators are an essential amenity for many residents. However, they require regular maintenance if property managers are to avoid costly repairs and inconveniencing their residents. What's more, when elevators are maintained and in good working order, property managers can better protect their residents from potential injuries and avoid serious liability concerns.

Elevators present a number of risks for your residents, including slip, trip, fall and pinch hazards. The best way to keep your residents safe is through regular inspections and safety precautions.

#### Loss Control Checklist

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- ☐ Ensure annual inspections of the elevator are made. Maintain records of all inspections and maintenance.
- ☐ Make sure that all routine inspections take place in accordance with laws and regulations.
- ☐ Post "no smoking" signs in the elevator.
- ☐ Post instructional signage instructing residents on what to do in an emergency. Clearly indicate that elevators should not be used in the event of a fire.
- ☐ Make sure all fire extinguishers are kept in their proper locations and tags are up to date.
- ☐ Ensure that the machine room door works properly and is self-locking. The machine room should be kept clear of any items not related to the elevator.
- ☐ Clean the elevator regularly, clearing the area of any tripping hazards.
- ☐ Maintain good lighting in the elevator and at all landings.
- ☐ Ensure emergency phone service in the elevator is operational and has a dedicated line.
- ☐ Instruct residents to not overload the elevator. The maximum occupancy of the elevator should be clearly posted.
- ☐ Install the proper handrails in the elevator.
- ☐ Notify your mechanic if you notice any irregular operation of the elevator, including noises, bumps, door closing differently, inoperable lights and broken buttons.
- ☐ Install security cameras in all elevators to deter incidents and maintain a record of any incidents that do occur.
- ☐ Educate yourself on the appropriate building codes in your province. Ensure your elevator meets these requirements.



## COMMON AREAS AND AMENITIES

### POOLS, SPA AND SAUNAS

Pools, spas and saunas create a number of liabilities that need to be addressed in order to avoid safety and legal concerns. When evaluating the risks that these amenities pose, some potential liabilities may be more obvious than others. Drowning and slip and fall accidents are the most prominent, but you shouldn't overlook things like water quality, chemical management and lifeguard staffing.

#### Loss Control Checklist

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##### Pools and Spas

- ☐ Surround outdoor pool areas with fences. Ensure that the area is secured with a locked gate to prevent unauthorized access. Fences around the pool should be in good condition.
- ☐ Control access to indoor pool areas with locking doors.
- ☐ Obtain any necessary permits and adhere to all applicable safety codes.
- ☐ Visually inspect tile, grout, sealant and other exposed elements of the pool. Ensure these features are in good condition.
- ☐ Check all drains and outlet covers, and make sure they are secure and in good condition.
- ☐ Store your pool cover away from the pool area.
- ☐ Ensure that all rescue equipment is easily accessible in case of an emergency. Store a first-aid kit nearby.
- ☐ Store pool chemicals in a cool, dry, well-ventilated and secure area. Chemical use should be monitored and documented. Label chemicals appropriately, and never mix any two chemicals together.
- ☐ Post pool rules clearly in the pool area. Control the use of the pool. During times where the pool is closed, ensure no one can access it.
- ☐ Post safety signage around the pool and spa area. This can include signs related to:
  - ☐ Pool or spa occupancy
  - ☐ Maximum and minimum depth of pool
  - ☐ Emergency phone numbers and procedures
  - ☐ Safety warning signs
  - ☐ Lifeguard availability
- ☐ Mark the emergency switch for the spa clearly.



## COMMON AREAS AND AMENITIES



- ☐ Keep the pool and spa clean. Water must be kept free from contaminants that endanger the health of users. Water must be treated with chlorine, a chlorine compound or a bromine compound.
- ☐ Test water before opening the pool up to your residents.
- ☐ Ensure the filtering system is operational. Clean the filter regularly.
- ☐ Provide adequate lighting in and around the pool area.
- ☐ Ensure that all furniture around the pool is in good condition.
- ☐ Install a phone nearby the pool.
- ☐ Keep bathroom and shower areas clean and in good repair.
- ☐ Ensure that walking surfaces in the swim area are slip-resistant.
- ☐ Label the different depths of the pool in both metres and feet.
- ☐ Paint the bottom of the pool in a light colour to help swimmers easily identify objects in the pool.
- ☐ Inspect diving boards. Boards should be equipped with a non-slip surface finish.
- ☐ Cover and lock the spa when it is not in use.
- ☐ Do not allow underwater play in a spa.
- ☐ Drain and refill a spa after heavy use.

### Sauna

- ☐ Inspect the sauna daily.
- ☐ Provide adequate lighting.
- ☐ Inspect the sauna doors. Ensure they open easily and don't need to be replaced.
- ☐ Post safety signage around the sauna area. This can include signs related to:
  - ☐ Occupancy
  - ☐ Emergency phone numbers
  - ☐ Safety warning signs
- ☐ Inspect the sauna's thermostat to ensure that it is functional and easily visible.
- ☐ Install a window in the sauna if one is not already available. Check that sauna benches are free of splinters.
- ☐ Educate yourself on the appropriate building codes in your province. Ensure your pool and sauna meets these requirements.





## COMMON AREAS AND AMENITIES

### EXERCISE ROOMS

Exercise rooms are a nice amenity for residents looking to get in shape. However, to best serve your residents, it's important to understand the risks associated with workout equipment and exercise rooms. Because residents are exerting themselves, they are at risk of injury. What's more, equipment can break if it is misused or abused, leading to costly repairs.

#### Loss Control Checklist

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- ☐ Inspect all of your machines regularly for loose or frayed cables and other damage. Machines may be used by hundreds of members each day, so they can deteriorate and malfunction quickly.
- ☐ Create a process for decommissioning machines that are not in perfect working order. A "do not use" tag should be attached to equipment that is out of service.
- ☐ Create and implement a fitness centre orientation process for new residents that reviews fitness centre rules and expectations.
- ☐ Make sure treadmills are strategically placed to reduce the possibility of a resident stumbling and being thrown into a wall. Pad any walls behind treadmills that cannot be repositioned.
- ☐ Monitor the workout areas, and intervene if risky behaviour is observed. Install a phone in the fitness centre that can be used in case of an emergency.
- ☐ Purchase quality equipment from a reputable dealer who is able to offer parts and service. Keep a repair kit on hand.
- ☐ Avoid installing equipment that can be especially hazardous. This can include cable pull-downs, seated crunch machines, machine abductors and abdominal rotation machines.
- ☐ Instruct patrons to wipe down communal equipment before and after using it.
- ☐ Perform thorough cleanings of all machines and equipment on a regular schedule.
- ☐ Provide a detailed handbook of fitness centre rules to your residents. Ask residents to sign a release of liability statement before using the facility equipment.
- ☐ Document all incidents, regardless of the severity. Provide adequate lighting to improve safety.
- ☐ Post exercise room rules clearly.
- ☐ Limit access to the fitness centre to residents.
- ☐ Educate yourself on the appropriate building codes in your province. Ensure your exercise room meets these requirements.



## COMMON AREAS AND AMENITIES

### LAUNDRY ROOMS

Community laundry rooms are valuable for both apartments and condos alike. However, because laundry rooms often contain volatile chemicals and heavy-duty appliances, they aren't without their hazards. If you don't take the proper precautions, residents can:

1. Fall ill from laundry room chemicals
2. Accidentally start a building fire
3. Slip and fall
4. Electrocute themselves

What's more, even high-efficiency washers use as much as 55 to 114 litres (15 to 30 gallons) of water per load. That means, in the event of a leak or similar malfunction, serious water damage can occur. Thankfully, many of the hazards found in laundry rooms can be mitigated by taking simple safety precautions.

#### Loss Control Checklist

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- ☐ Check that all appliances are in working order and free of leaks.
- ☐ Post laundry room rules in clear view.
- ☐ Ensure that floors, steps, stairs and ramps are free from obstructions that may cause a person to trip or fall.
- ☐ Check that the laundry area is well-lit.
- ☐ Provide adequate draining.
- ☐ Instruct residents to clean up after themselves to help reduce trip hazards.
- ☐ Use warning signs near wet floors and spills. Clean up these spills quickly.
- ☐ Check that electrical equipment is in good condition and free from damage.
- ☐ Remove damaged equipment from service.
- ☐ Have an electrician inspect your laundry area. Outlets and other types of electrical equipment used in laundry areas must be safe.
- ☐ Ventilate the laundry area.
- ☐ Store hazardous chemicals in a locked area. Ensure they are appropriately sealed to reduce fumes.
- ☐ Routinely inspect and clean lint screens and dryer ducts.



- ☐ Replace water hoses and dryer ducts as necessary. Dryer vents should be unobstructed, connected and clean.
- ☐ Post “no smoking” signs.
- ☐ Keep the area behind dryers and washers clean.



## COMMON AREAS AND AMENITIES

### DRIVEWAYS, PARKING LOTS, CARPORTS AND GARAGES

Parking areas and sidewalks carry a number of inherent risks—risks that every property manager should be aware of at all times. Slips, falls, auto accidents, theft, harassment and assaults are just some of the risks individuals face while utilizing parking lots. Thankfully, there are a number of measures property managers can implement to mitigate those risks.

#### Loss Control Checklist

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##### Design

- ☐ Place speed bumps on long straightaways to prevent drivers from accelerating to dangerous speeds.
- ☐ Install concrete blocks at the front end of parking spaces to prevent drivers from hitting obstacles, like buildings, planters or walkways. Similarly, guardrails placed around the perimeter of a parking lot can protect specific areas from collisions and help direct the flow of traffic.
- ☐ Consider including well-marked pedestrian crosswalks to allow people to safely cross the lot. Consider marking crosswalks with signs that include bright colours and flashing lights in order to draw drivers' attention.
- ☐ Trim shrubbery away from the lot to promote natural surveillance. Create sightlines from the parking lot to surrounding sidewalks and streets to ensure that passersby can observe incidents and react quickly.
- ☐ Mark parking spaces clearly.
- ☐ Put controls in place to protect walls and supports.
- ☐ Protect gas meters.

##### Signage

- ☐ Place stop signs strategically around turns or long straightaways to reduce accidents.
- ☐ Post signs above all emergency exits and phones.
- ☐ Post height limits over garage and carport entrances.
- ☐ Limit or restrict access to the lot.

##### Lighting

- ☐ Illuminate your lot with at least two sources of lighting. Lighting should at least cover all public areas. When weighing lighting options, the following factors should be taken into consideration:





## COMMON AREAS AND AMENITIES



- **Intensity**—Avoid soft lighting whenever possible. Most parking lots utilize metal halide lighting, as it is both bright and easy on the eyes.
- **Uniformity**—When lighting a parking lot, overlap areas of light. This will help ensure that there are no major shadows. For added safety, the perimeters of lots should also be illuminated.

### Access Control

- Require residents to purchase and/or display parking permits.
- Place fencing around the perimeter of your lot.
- Consider including signage that clearly states that the area is under surveillance. This can be a strong deterrent for criminals.
- Use active security systems to monitor your lot. There are number of surveillance and security measures to consider, all with their own unique benefits, including the following:
  - **Security personnel**—Simply having a uniformed security officer on-site can be enough to deter potential criminals. To be effective, patrol officers will have to vary their routes and schedules to avoid creating predictable gaps in security coverage.
  - **Closed-circuit television (CCTV)**—CCTV allows for continuous monitoring and creates an instant record of incidents such as theft, assault or auto accidents. Because CCTV is dependent on visibility, appropriate lighting measures need to be in place in order for the surveillance to be effective. In addition, without a proper response plan in place, CCTV could be a wasted expense. Ensure that any on-site parking lot staff is trained on what to do when an incident occurs.
  - **Emergency phones and intercoms**—Easy access to emergency phones and intercoms can be critical in the event of a safety incident. Install these systems in well-lit and easy-to-reach areas near parking spots.

### Snow Removal

- Ensure that an individual or contractor has been identified and that they know it's their job to remove any snow.
- Pile snow away from high-traffic areas like sidewalks, entrances and exits. That way, melting snow does not freeze where pedestrians are likely to walk.
- Give snow a place to flow as it melts. Clearing drainage points of debris can prevent flooding or potential ice hazards.
- Ensure walkways are clear of snow and ice. Doing so can help prevent slip and fall accidents.



### General Upkeep

- ☐ Regularly inspect the area, clean debris and remove unattended vehicles when applicable.
- ☐ Check that the exterior of driveways, parking lots, carports and garages are clean and free of graffiti.
- ☐ Ensure that signage is clean, easily readable and up to date.
- ☐ Walkways should be nominally level in the direction of travel. Elevated/sunken concrete panels and deteriorating concrete should be repaired to reduce slip, trip and fall hazards.
- ☐ Potholes can cause motor vehicle damage as well as pose a slip, trip and fall hazard. Inspect your lot regularly for cracks or potholes. Crack sealing and hole filling should be completed annually.
- ☐ Ensure beams and masonry are free of cracks.
- ☐ Check areas of exposed steel for rust.
- ☐ Address grease and oil spots in a timely fashion.
- ☐ Reapply floor sealer at least every five years.
- ☐ Keep parking levels and ramps clean and free of debris. The area around trash cans and elevators should also be free of stains and garbage.
- ☐ Ensure that deck and ramp lighting is operational.



## GREEN SPACES (COURTYARDS, TREES, BUSHES AND HEDGES)

Depending on how they're laid out and what amenities you include, green spaces and courtyards can present a variety of unique hazards. Property managers are not only expected to maintain clean and presentable yards, but they also need to protect residents from potential injury risks. To safeguard yourself from liability concerns, use the checklist below.

### Loss Control Checklist

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- ☐ Clear gutters and roofs of leaves and debris.
- ☐ Prune trees away from roofs, eaves and buildings.
- ☐ Clear shrubs and low-hanging branches from common walkways.
- ☐ Remove poison oak, ivy and other nuisance plants in a timely fashion.
- ☐ Remove or cover tree roots to reduce tripping hazards.
- ☐ Use proper grading that slopes away from your property.
- ☐ Provide appropriate ground cover, like grass, rocks and mulch. Grass and weeds should be cut regularly.
- ☐ Clean green spaces, ensuring there is no litter or debris present.
- ☐ Fertilize your lawn and clearly mark areas that have recently been treated with chemicals.
- ☐ Ensure there are no vehicles parked on unapproved surfaces.
- ☐ Keep fences in good condition. They should not be leaning, missing panels, deteriorated or damaged. Ensure your fences meet any applicable building codes.
- ☐ Place any fire pits in a safe spot away from your property, backyard deck and low-hanging tree branches. Instruct residents to never leave fires unattended.
- ☐ Mow your lawns regularly. You can mow lawns yourself or contract professional landscapers.
- ☐ Instruct residents to supervise their children at all times. If you have a playset, regularly check it for sturdiness, rusted bolts and wood rot. Place playsets securely on level ground and on wood chips or other soft materials to cushion falls and help prevent injuries.





# MISCELLANEOUS RISKS



## PESTS

Property managers should maintain their building and ensure it is pest-free. Pests—including ants, flies, mosquitoes, cockroaches, bees, wasps, mice and other rodents—are always looking for hiding places, and once they find a way into your building, it is difficult and costly to get rid of them. What's more, rodent, bedbug and insect infestations can pose a health risk for your residents and bring down the overall value of your property.

To protect your building, it's important to take precautionary steps to reduce the likelihood of pests entering your building in the first place. However, infestations can still occur without warning, and, in the event of an issue, property managers need to be aware of strategies for responding quickly and efficiently to a pest problem.

### Loss Control Checklist

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- ☐ Contract a qualified third party to inspect the building's facade and utility pipes for cracks.
- ☐ Add weather stripping and door sweeps around gaps in entryways.
- ☐ Install window screens, repairing them as needed.
- ☐ Repair missing or damaged shingles as needed.
- ☐ Install sticky insect traps in problem areas.
- ☐ Install specially designed screens over building weep holes.
- ☐ Make sure residents are disposing of their trash in the proper areas.
- ☐ Place dumpsters at least 4 to 6 metres (15 to 20 feet) away from the building.
- ☐ Cut back landscaping near entrances and exits to the building. Keep trees and shrubs 1 metre (3 feet) from the building.
- ☐ Keep common areas like kitchens, community rooms, laundry rooms, storage closets, poolside areas, and parking lots clean and free of food.
- ☐ Monitor storage areas closely. These areas are a hot bed for pests, as they are low-traffic, damp and dark.
- ☐ Eliminate odours, food debris and spillage immediately.
- ☐ Have your property sprayed for bugs annually.
- ☐ Remain vigilant for mouse droppings. Place mousetraps in your building or call a pest control specialist as needed.
- ☐ Inspect units carefully after they are vacated. Clean these units thoroughly.

## SLIP, TRIP AND FALL HAZARDS

Of all the liability concerns related to your residents, slips, trips and falls are some of the most common. Injuries caused by slips, trips and falls include sprained or strained muscles and joints, broken bones and head injuries. These hazards are especially concerning, as accidents can occur both inside and outside of your property, necessitating thorough, precautionary measures.

### Loss Control Checklist

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- ☐ Keep walkways, hallways and stairways clean and dry at all times. Wet, icy or cluttered areas present a slip and trip hazard and can promote the growth of infection-causing microbes like mould, fungi and bacteria.
- ☐ Remove all objects and clutter from hallways, exits and passageways, and make sure residents know to do the same.
- ☐ Use floor or ceiling electrical plugs for power to avoid running a cord down a long hallway.
- ☐ Display warning signs to alert others of a wet floor.
- ☐ Use floor mats while surfaces are drying after cleaning to provide traction. Ensure entryways are dry and free of pooling water.
- ☐ Clean up spills immediately. In areas prone to slipping (entryways or hallways), use a no-skid wax product during cleaning.
- ☐ While washing the floor, wear protective footwear to prevent falling.
- ☐ Keep an eye out for uneven floors or walkways, and fix them or notify someone who can immediately. Floors must be structurally sound, level and free of rotting wood.
- ☐ Stretch out bulging carpets in hallways to prevent trips and falls.
- ☐ Repair broken light fixtures and replace bulbs for adequate visibility. Clean and illuminate stairwells and public areas.
- ☐ Be sure to fill in any potholes in the yard, parking lot and similar areas.
- ☐ Ensure there is no standing water on walkways.
- ☐ Check that step up/step down areas are equipped with handrails. Exterior and interior handrails and guardrails must be installed where required to prevent accidents. Handrails and guardrails must be firmly fastened.
- ☐ Ensure that steps are in good condition and meet applicable building and safety codes. Stairs, treads and risers must be structurally sound. Stairs and stair coverings must be secure and level to prevent trip hazards. Stairs must be free of any loose, broken or deteriorated materials.

## ATTRACTIVE NUISANCES

Attractive nuisances are man-made conditions on your property that draw trespassers, particularly children. You are responsible for preventing injuries to people that were sustained while they were trespassing on your property. Attractive nuisances might include buildings (e.g., vacant property), structures (e.g., playgrounds) or even man-made ditches (e.g., ponds). In general, to be considered an attractive nuisance, the following must be true:

1. A potentially dangerous condition exists on the property
2. The landowner created or maintained the potential danger
3. The landowner should have known the condition would attract children
4. The landowner should have known the condition could harm children

As a property manager, you are responsible for taking steps to ensure that anyone who enters, whether welcome or unwelcome, stays safe. And, if you take all necessary precautions to protect individuals on your property, you are less likely to be found negligent in an occupiers liability suit.

## Loss Control Checklist

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- ☐ Ensure that any gates and fences are secured and cannot be climbed easily.
- ☐ Cover or protect any ditches, walls or other man-made physical features that might present a hazard. This includes covering pools to avoid accidental drowning, placing sturdy fencing around hazardous areas, and posting warning or “no trespassing” signs.
- ☐ Store and lock all safety equipment, tools and chemicals at the end of each day to avoid trespasser tampering.
- ☐ Space playground swings at least 60 centimetres (24 inches) apart and at least 75 centimetres (30 inches) from the support frame. This can help prevent some common injuries associated with playground equipment.
- ☐ Check playground equipment regularly and ensure it is in good condition. Use sand, wood chips, gravel and shock-absorbent surfaces to reduce serious injuries.
- ☐ Secure any construction or renovation sites with fencing or a similar barrier. Construction waste should be disposed of in a dumpster. Tools and equipment must be stowed away at the end of each day. Place hazard signs and safety cones around the area whenever possible.
- ☐ Keep your property clean and free of large debris.
- ☐ Fix cracks or gaps in walkways to avoid slip and fall dangers.
- ☐ Hang floodlights in areas with low visibility.



## MISCELLANEOUS RISKS

- ❑ Hire security guards for added protection.
- ❑ Install or store rescue equipment, like ropes and poles, in and around hazardous areas.
- ❑ Use devices, such as flashing lights, sirens, alarms and telephones that alert security when someone has trespassed onto the premises.





# LOSS CONTROL GUIDE FOR APARTMENTS AND CONDOS

## MOVING FORWARD

Many risks stand between a property manager and a secure building. To keep residents safe, it's imperative that property managers take every precaution and thoroughly inspect their premises regularly. Doing so not only reduces liability concerns, but it can also make your property more attractive to potential residents.

While this guide provides a number of helpful, self-service strategies to control risks, property managers aren't alone when it comes to safeguarding their property. Working alongside a qualified insurance broker can make all the difference. Contact Lloyd Sadd Insurance Brokers Ltd today to learn all about your insurance options and even more risk management strategies for property managers.



# APPENDICES

# Repair and Maintenance Request

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Name of resident:

Address/unit number:

Phone number:

Today's date:

Property manager:

Phone number:

Check the areas in need of review:

GENERAL SYSTEMS			
<input type="checkbox"/> Heating	<input type="checkbox"/> Air conditioning	<input type="checkbox"/> Electrical	<input type="checkbox"/> Other:
PLUMBING			
<input type="checkbox"/> Sink	<input type="checkbox"/> Tap	<input type="checkbox"/> Toilet	<input type="checkbox"/> Shower
<input type="checkbox"/> Fixtures	<input type="checkbox"/> Tub	<input type="checkbox"/> Garbage disposal	<input type="checkbox"/> Other:
APPLIANCES			
<input type="checkbox"/> Stove	<input type="checkbox"/> Oven	<input type="checkbox"/> Washer	<input type="checkbox"/> Dryer
<input type="checkbox"/> Dishwasher	<input type="checkbox"/> Fridge	<input type="checkbox"/> Microwave	<input type="checkbox"/> Other:
MISC. ISSUES/AREAS			
<input type="checkbox"/> Walls/drywall	<input type="checkbox"/> Ducts	<input type="checkbox"/> Paint	<input type="checkbox"/> Cabinets/storage
<input type="checkbox"/> Handrails	<input type="checkbox"/> Stairways	<input type="checkbox"/> Yard	<input type="checkbox"/> Countertops
<input type="checkbox"/> Lighting	<input type="checkbox"/> Gutters	<input type="checkbox"/> Parking area	<input type="checkbox"/> Windows
<input type="checkbox"/> Doors	<input type="checkbox"/> Flooring	<input type="checkbox"/> Decks	<input type="checkbox"/> Other:

Describe the problem in detail:

# Incident Investigation

Report Completed By:

Date of Report:

## SITE INFORMATION

<i>Property name:</i>		<i>Point of contact (name and title):</i>	
<i>Street address:</i>	<i>Phone number:</i>	<i>City and province:</i>	<i>Postal code:</i>

## ACCIDENT VICTIM INFORMATION

<i>Name (first and last):</i>		<i>Street address:</i>	
<i>Home phone number:</i>	<i>Cellphone number:</i>	<i>City, province, postal code:</i>	<i>Sex and date of birth:</i>
<i>Body parts the victim claims were injured. Check all that apply.</i>		<input type="checkbox"/> Arm <input type="checkbox"/> Face <input type="checkbox"/> Torso <input type="checkbox"/> Back <input type="checkbox"/> Feet <input type="checkbox"/> Legs <input type="checkbox"/> Buttock <input type="checkbox"/> Hands <input type="checkbox"/> Thighs <input type="checkbox"/> Chest <input type="checkbox"/> Head <input type="checkbox"/> Other: _____	
<i>Type of footwear the victim was wearing:</i>		<input type="checkbox"/> Boots <input type="checkbox"/> Sandals <input type="checkbox"/> Sneakers <input type="checkbox"/> Flats <input type="checkbox"/> Heels <input type="checkbox"/> Slippers <input type="checkbox"/> Other: _____	
<i>Condition of footwear:</i>		<input type="checkbox"/> Poor <input type="checkbox"/> Good <input type="checkbox"/> Excellent <input type="checkbox"/> Worn	



INCIDENT INFORMATION	
Date:	Location of the alleged incident:
Time:	
Property manager response called? <input type="checkbox"/> Yes <input type="checkbox"/> No	Police called? <input type="checkbox"/> Yes <input type="checkbox"/> No Police report number: _____
Surveillance video of the incident available? <input type="checkbox"/> Yes <input type="checkbox"/> No	Photos of the scene available? <input type="checkbox"/> Yes <input type="checkbox"/> No
Weather conditions on the day of the incident:	<input type="checkbox"/> Foggy <input type="checkbox"/> Rainy <input type="checkbox"/> Sunny <input type="checkbox"/> Other: _____
Walking surface at the scene of the incident:	<input type="checkbox"/> Dry <input type="checkbox"/> Icy <input type="checkbox"/> Matted <input type="checkbox"/> Obstructed <input type="checkbox"/> Potholes <input type="checkbox"/> Wet <input type="checkbox"/> Snowy <input type="checkbox"/> Other: _____
Description of the incident (list any property damage if applicable):	

WITNESSES			
Name:	Contact info (phone, email):	Address:	Employee? <input type="checkbox"/> Yes <input type="checkbox"/> No
Name:	Contact info (phone, email):	Address:	Employee? <input type="checkbox"/> Yes <input type="checkbox"/> No

# Snow and Ice Removal Log

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Property name:

Property address:

Date:

Log completed by:

BUILDING NAME/NUMBER	TIME OF REMOVAL	SIDEWALKS	STAIRWAYS /STEPS	WALKWAYS	PARKING AREAS	ROOF
		Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>	Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>	Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>	Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>	Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>
		Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>	Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>	Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>	Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>	Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>
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		Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>	Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>	Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>	Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>	Shoveled: <input type="checkbox"/> Salted: <input type="checkbox"/>
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# CHECKLIST | SEASONAL MAINTENANCE

Presented by Lloyd Sadd Insurance Brokers Ltd

Property managers must perform a variety of regular inspections to avoid costly breakdowns and potential liability concerns. Of these inspections, few are more important than seasonal inspections. This is because annual checks of your property before the start of each season can help you thoroughly prepare for some of the most common causes of damage—weather and elemental risks.

To keep your property in tip-top shape, consider performing the following inspections:

## Winter

- ☐ Prune trees and shrubs before the first snowfall. When greenery is weighed down with snow and ice, it can collapse and cause damage to your property.
- ☐ Disconnect garden hoses.
- ☐ Apply a winter fertilizer to your lawn.
- ☐ Shovel snow and remove ice promptly.
- ☐ Inspect and service HVAC systems.
- ☐ Inspect and service chimneys.
- ☐ Flush and inspect your water heater.
- ☐ Prevent pipes from freezing by wrapping them.
- ☐ Educate residents on winter safety considerations.
- ☐ Seal windows and doors to insulate against winter weather, keeping the heating costs down and keeping moisture out.
- ☐ Have a licensed, certified roofing professional check your roof. Look specifically for loose or missing shingles.
- ☐ Inspect gutters for blockages, leakage, paint deterioration and seam splitting. Clean leaves and debris from gutters to promote snowmelt drainage.
- ☐ Inspect exterior and interior walls. Look for deteriorated brick and mortar; cracking and separating; rotted, loose or damaged boards; mechanical damage; or loose and missing components.
- ☐ Check the caulking and weather stripping of doors and windows. Replace broken or cracked glass.
- ☐ Inspect driveways and sidewalks for cracks and deterioration.
- ☐ Check filters for heating systems.
- ☐ Check water levels in your humidifier.
- ☐ Inspect radiators and converters for leakage. Radiators should be bled of air.

**Spring**

- ☐ Change HVAC filters to keep energy costs down. Make sure that HVAC supply vents are cleared of obstructions.
- ☐ Test your smoke and carbon monoxide detectors. Change the batteries if needed.
- ☐ Check for signs of moisture damage, mould or mildew along interior and exterior walls. Clean any residue by wiping walls and surfaces with a mild detergent.
- ☐ Ensure your roof, gutters, downspouts and yards are clear of branches, leaves and debris. Look for gutter leaks.
- ☐ Prune and trim shrubs on a regular basis. Lawns should be fertilized, mowed and trimmed regularly. Rake dead leaves and branches.
- ☐ Check your lawn's irrigation system for leaks or broken valves. Test outdoor taps and inspect the walkways and driveway for cracks.
- ☐ Look out for rot on wood siding, trim, fences or decks. Inspect your fences. Replace any missing or broken slats and posts. Touch up exterior siding and trim with paint.
- ☐ Assess any damage caused by roof or siding leaks.
- ☐ Note the condition of your floors and carpet.
- ☐ Check for pests.
- ☐ Inspect exterior door hardware and repair damaged handles and loose locks.
- ☐ Check windows and doors for cracks and gaps. Seal with caulk or weather stripping, replacing if necessary. Clean window and door screens.
- ☐ Examine outdoor light fixtures. Ensure bulbs are working. Paint or replace fixtures as needed.
- ☐ Inspect your garbage cans, ensuring you still have lids and there aren't any holes in the bins. Replace broken or missing bins as needed.

**Summer**

- ☐ Clean the exterior of your building with a power washer. Dirty apartments can put off potential renters.
- ☐ Have central air conditioning systems inspected and serviced. If residents use window air conditioners, educate them on safety precautions and any applicable building and safety codes.
- ☐ Keep up with your landscaping duties. Trim trees, shrubs, lawns and bushes periodically throughout the summer. Consider hiring a landscaping firm if needed.
- ☐ Inspect window screens and repair any damage.
- ☐ Clean decks and patios on a regular basis. These spaces tend to get more use in the summer, making it all the more important that they are clean, in good condition and hazard-free. Be sure to post and enforce patio safety rules.
- ☐ Check appliances found in common areas and within individual units.



## CHECKLIST | SEASONAL MAINTENANCE

- ☐ Look for signs of mould and water damage throughout your building.
- ☐ Replace the batteries in smoke and carbon monoxide detectors.
- ☐ Look for signs of pests. Termites, cockroaches, bedbugs, rodents and other pests are expensive to remediate and can cause significant damage to your property. Spray for bugs if necessary, and keep yards and entryways clear of debris.
- ☐ Make sure any outdoor grills are in safe and working condition. Ensure instructions and safety precautions are clearly posted in the area.
- ☐ Educate residents on rules related to outside noise. This can help reduce noise complaints from neighbours in the event that residents host outdoor parties.
- ☐ Perform regular maintenance on your pool. Make sure the pool remains clean and pool rules are visible throughout the space.
- ☐ Take steps to boost the curb appeal of your property. Repair and repaint any unsightly exterior features, including siding and doorframes.
- ☐ Clean the dryer vent of lint and dust that has accumulated over winter and spring.
- ☐ Check your gutters before fall, cleaning them if necessary.
- ☐ Clean the interior and exterior of your windows.

### Fall

- ☐ Have your heating system cleaned and inspected by a qualified technician. Clean and replace the furnace filter if needed.
- ☐ Insulate water pipes in areas exposed to cold temperatures.
- ☐ Check for damaged or loose shingles to ensure your roof can withstand the wear and tear of winter and that it won't collapse under the weight of wet leaves, ice and snow.
- ☐ Drain garden hoses before putting them away for the winter. Water left in hoses can freeze, causing irreversible damage. Install frost-proof outdoor taps wherever possible.
- ☐ Clean gutters and downspouts to keep debris from accumulating. Ensure that water drains properly and doesn't pool.
- ☐ Check and repair caulking around doors and windows to prevent heat from escaping. Install weather stripping or caulking as needed.
- ☐ Have your chimney inspected for deterioration that could make it unsafe for use.
- ☐ Inspect your smoke and carbon monoxide detectors, ensuring you have one on each floor of your home. Test them monthly, and change the batteries as needed.
- ☐ Trim any tree limbs that are dangerously close to power lines or your roof. Heavy snow and ice can cause tree limbs to snap, which can lead to extensive damage.
- ☐ Change out summer screens to cool weather storm windows and doors. Inspect and repair any loose or damaged windows or doorframes.
- ☐ Ensure water shut-off valves are properly labelled.

## CHECKLIST | SEASONAL MAINTENANCE

- ☐ Check bird and rodent screens on attic vents.
- ☐ Fertilize and reseed your lawn. Prune your trees and shrubs after the leaves turn to encourage healthy growth. Clean and stow your mower. Prep your snow blower.
- ☐ Stay on top of leaf removal. Stockpile firewood if needed.
- ☐ Clean radiators.