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LOSS CONTROL BULLETIN

Small Lodging and B & B Operators

Fire Safety

Fire Warning Systems

Local fire safety codes usually dictate the type of detection/warning/alarm systems that can be used in a public lodging environment. These codes may dictate the use of battery powered smoke alarms or hard-wired smoke alarms with battery back up. Regardless of what system is in use, proper maintenance and periodic checking of the system are in order.

The fire warning system in place is a:

- Battery powered smoke alarm
- Hard-wired smoke alarm with battery back up

The batteries are replaced at what intervals:

- Three months
- Six months
- Annually

The system is tested at what intervals:

- Three months
- Six months
- Annually

Testing of the system is conducted by:

- Staff
- An outside professional vendor

Fire Suppression

Fire codes also dictate the type of fire suppression systems or devices that must be in place, such as Fire Extinguishers and/or Sprinkler Systems. These systems and devices need to be regularly inspected and maintained.

The building has in place:

- Fire extinguishers - How many fire extinguishers: _____
- Sprinkler system

An outside professional vendor checks and recharges the fire extinguishers at what intervals:

- Three months
- Six months
- Annually

An outside professional vendor checks the sprinkler system at what intervals:

- Three months
- Six months
- Annually

Special Guest Room Exposures

Rooms often have items that are possible causes of fire. Where these items are placed and how well they are maintained determines how safe they are.

Guest rooms have the following appliances:

- Coffee maker
- Hair dryer
- Steam iron
- Refrigerator
- Other _____

over

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FAMILY OF COMPANIES

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- Is there a maintenance program in place regarding these appliances? Yes___ No___
- Are there procedures in place that determine where these items are placed in a room? Yes___ No___

Fire Evacuation

In the event of a fire, guests and workers need to evacuate the premises. It is therefore critical that instructions are provided as to where to evacuate to and that emergency lighting is in place.

- Escape information posted on the inside of all room doors.
- Escape routes posted in hallways.
- Emergency lighting in hallways and stairwells

Security

The security of guests and their property are important in avoiding claims as well as bad publicity. Security risk management involves controlling who has access to the grounds, the building(s) and guest rooms.

- Do the entrances and exits to the property have gates? Yes___ No___
- Are the entrances monitored by cameras? Yes___ No___
- Does staff check in and record all vehicles entering the premises? Yes___ No___
- Is a list kept of all potential vendors who may be on the premises? Yes___ No___
- Does the vendor conduct background checks on its employees? Yes___ No___
- Are background checks completed on all staff members? Yes___ No___
- Entrance to guest rooms is controlled by: Traditional keys Coded Cards Other _____
- If coded cards are used, is their a process in place to immediately change the code upon checkout? Yes___ No___
- Who has keys that can access guest rooms? Management Cleaning Staff Maintenance Staff General Staff
- Do all guests receive a tip sheet in how to maintain their personal security? Yes___ No___

Emergency Procedures

Dangerous weather, fire, loss of power, injured guests or employees all represent emergencies that a business may have to deal with. The key to a proper response is planning and training the staff.

- Is a plan in place to deal with various emergencies? Yes___ No___
- Are emergency numbers posted at various strategic locations? Yes___ No___
- Is there a first aid kit available? Yes___ No___
- Are practice emergency events (ex: fire drill) held? Yes___ No___

Safe Premises

All lodging owners owe a duty to provide a safe and hazard-free environment to their customers and business invitees. While a thorough loss control review of the premises is preferable, there are a handful of common hazards that account for the bulk of possible claims.

- Ruts, depressions and tripping hazards in the parking lot.
- Uneven stairs; wobbly or absent stair railings; worn stair treads.
- A welcome mat or entrance carpet runner lifted or bunched.
- Hardwood or tiled floors which are slippery.
- Electrical cords that stretch out into areas where people walk or step.
- Soda or ice machines that make the floor wet and slippery.
- Tables, counters, dressers and other furniture that has sharp edges.
- Bathtubs and showers that lack safety assistance bars.
- Working safety latch for folding ironing boards.
- Proper catch mechanism for standard ironing boards.