

HOSPITALITY COVER PLUS+

HOSPITALITY VIEW • MAY 2012

SLIPS & FALLS

Due to the high amount of foot traffic at hotels around the country, the most frequent injuries involve slips and trips. Over time, the majority of the claims dollars a hotel will incur, and the dollars they will pay, come from a guest falling on the premises.

Wet floors are only one of the many causes that account for the millions of worker and guest injuries every year.

It is recommended that your team include the following in your safety program:

- Document floor care maintenance by keeping a log of all cleaning and repair activities
- Be on the lookout for foreign substances on the floor, such as water, food, grease, oil, soap, or debris
- In the event of a spill, immediately utilize “Wet Floor” signage
- When entering a building from the outdoors, clean footwear thoroughly
- Inclement weather requires a doormat at each entrance
- Routinely inspect mats for damage and excessive wear. Replace them as necessary
- Investigate the source of any spills, thoroughly addressing the cause
- Provide adequate lighting for all walkways and stairs

Also, make it clear to your team members that they are responsible for the safety of the property as well.

- Only walk where you are supposed to be walking. Taking shortcuts through busy areas invites accidents
- Pay attention to where you are walking as horseplay and inattention frequently lead to slips and falls
- Promptly repair any broken or damaged walkways and stairs
- Provide additional resources in transition areas and surface changes, such as to and from carpeted or tiled surfaces
- Clear walkways of litter, debris, cords and furniture
- Provide handrails for any set of stairs with more than three steps, up or down
- Provide barricades and warning signs to isolate areas which should not be accessible to the public
- Conduct regular property inspections to look for slip, trip or fall hazards and risks
- In areas prone to slips, such as bathrooms and kitchens, use a nonskid wax product when cleaning

QUICK TIP

Recent U.S. Access Board Research recommends “Safety Yellow” as the preferred color for people with low vision. Yellow or yellow - orange warning surfaces are preferred over darker colored surfaces.

DID YOU KNOW?

Slips and falls account for 31% of all claims reported and 41% of total incurred claims dollars. The average slip and fall claim costs \$13,409.

- National Specialty Underwriters

FROM YOU

Q: A guest has asked for a copy of the claims form related to her accident. Can I give her one?

A: *No. The Hospitality Cover Plus+ Claims Forms are for internal use only. These may only be sent to the Hospitality Cover Plus+ Risk Management Team. If a guest is adamant about receiving a copy, please refer him or her to the Hospitality Cover Plus+ Risk Management Team for further assistance.*

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**DIVERSIFIED INSURANCE
INDUSTRIES, INC.**

RISK MANAGEMENT GROUP

BED BUGS

Hotels have become a frequent location of bed bug infestation due to the regular guest and linen turnover. Although they were previously thought to be extinct, bed bugs have returned to North America. Their small bodies make it possible to fit in tiny spaces, about the width of a credit card. They do not have nests like ants or bees, but do tend to live in groups. Initially hiding places are usually mattresses, box springs, and headboards. However, bed bugs can even hide in light switches, furniture, fixtures, and molding.

Bed bugs live solely on blood from biting humans, typically at night. The carbon dioxide in humans' breath and body heat attract the bugs. Therefore, having bed bugs is not a sign of dirtiness. They are as likely to be found in an immaculate property as in a filthy one. Living at normal temperatures, bed bugs may live for over 300 days.

The parasites cause bites that turn red and are continuously itchy, unlike a mosquito bite which stops itching once you scratch it. These bites may turn into red welts on top of the skin, but can usually be treated with over-the-counter antihistamine and anti-inflammatory medication.

However, bites on the skin are a poor indicator of a bed bug infestation. Bed bug bites are frequently misidentified and this allows the bugs to spread further. A more accurate way to detect a

possible infestation is to look for physical signs of bed bugs. Bed bugs are most frequently found within 5 feet of the bed. When cleaning guest rooms, team members should be on the lookout for:

- Dark spots (about this size: •) which are bug excrement and may bleed into fabric like a marker
- White eggs and eggshells about 1mm in width
- Skins which are shed as bugs grow larger
- Live bed bugs
- Rusty or reddish stains on bed sheets or mattresses

Vigilant monitoring is the most effective method to prevent bed bugs. Additionally, our team recommends:

- Remove clutter around beds where bugs may hide
- Seal cracks to eliminate bed bug habitats
- Encase mattresses and box springs. The light color of the cover makes bed bugs easier to spot

Bed bugs are small creatures, but you should be able to see and identify them. Also, there are no known cases of bed bugs transmitting disease. More information regarding bed bugs can be found online through the Environmental Protection Agency (EPA) at: epa.gov/bedbugs

BED BUG TREATMENT

If you suspect that your property may have bed bugs, it is necessary to take action immediately.

- Save a sample of the pest to show to an exterminator or pest control expert
- Keep records of all date and locations where bed bugs are discovered
- Contact a licensed, certified pest control expert to treat any infestation
- Contact the Hospitality Cover Plus+ Risk Management Team if you suspect any guest may have been affected by the infestation
- Continue to closely monitor guest rooms, common areas and laundry facilities.

Pesticide applications alone will not eliminate bed bug infestations. Bed bug control can only be maintained through a treatment strategy that includes a variety of techniques and a careful attention to monitoring. Additionally, bed bug populations in different regions have developed resistance to many pesticides. Your team should document all steps taken throughout the process, including pictures, invoices and reports.

SERVING GUESTS

It is important that every team does its best to discover any bed bug or pest infestation before a guest does. In the event that a guest complains, take the following guest services actions immediately:

- Assign the guest to a new room
- Provide the guest with information about bed bugs, emphasizing that they are not known to spread disease
- Offer to launder the guest's clothes. Wash them in the hottest water and dry on the hottest setting that is safe for the materials
- Ensure that no other guest will be assigned to the room
- Contact the Hospitality Cover Plus+ Risk Management Team

ADDITIONAL RISK MANAGEMENT RESOURCES, INCLUDING YOUR GUIDE TO CLAIMS REPORTING, ADDITIONAL CLAIMS FORMS, CERTIFICATE OF INSURANCE REQUESTS, PAST AND CURRENT NEWSLETTERS ARE ALWAYS AVAILABLE ONLINE AT: WWW.HOSPITALITYCOVERPLUS.COM

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