

# HOSPITALITY COVER PLUS+

FEBRUARY 2018

## FLU SEASON

The spread of illnesses, such as colds and the flu, occurs when water droplets of coughs and sneezes become airborne. Illnesses spread quickly when this moisture contacts surfaces such as tabletops, counters, doorknobs, keyboards, vehicle consoles and front desk supplies. Certain viruses and bacteria can remain on surfaces for two hours or longer, which is plenty of time for multiple staff members, guests, and vendors to come into contact with them.

As your teams work closely and come into direct contact with others frequently, this means that germs and bacteria can spread easily and quickly. Team members should be reminded of the role they play in demonstrating good hygiene to each other and to guests.

According to the CDC, the single best way to protect against the flu is to get vaccinated annually. With the consultation of their personal doctor, encourage flu shots for all staff members. Encourage team members to check with their doctor promptly if they are pregnant, or have specific medical conditions, and experience flu symptoms.

Emphasize to all employees the following steps to help prevent the spread of colds, the flu, and other communicable diseases:

- Sneeze or cough into a tissue and then throw it away

- Clean hands frequently using warm water and soap
- Avoid touching the nose, mouth and eyes
- Practice healthy habits; including sufficient sleep, proper nutrition, regular exercise and hydration
- Regularly, thoroughly clean commonly touched surfaces and common areas with disinfecting cleaners
- If you need to wear gloves, wash your hands thoroughly after removing them
- Try not to use other team members' supplies (phone, computer, office supplies, tools, electronics, etc.)
- Notify the Maintenance Department when any area is out of soap, sanitizer, or paper towels

It is important to encourage sick team members to limit contact with non-infected employees and guests. Review your absentee policies to ensure that this practice is encouraged until infected employees are no longer contagious.

Follow the requirements of local, public health authorities as relates to notification of infectious disease outbreak. If you fear that your property may be affected by an infectious disease outbreak, notify the Hospitality Cover Plus+ Risk Management Team immediately.

## DID YOU KNOW?

Each year, on average, 5% to 20% of the U.S. population gets the flu, tens of thousands are hospitalized and thousands die from flu-related illness. This costs an estimated \$10.4 billion a year in direct medical expenses and an additional \$16.3 billion in lost earnings annually. This includes approximately 31.4 million outpatient visits and approximately 200,000 hospitalizations.

*CDC, Molinari NA, et al. Vaccine 25 (2007)*

## FROM YOU

- Q:** What do I need to document when clearing the snow and ice on property?
- A:** For all snow and ice removal activity, keep a log of the date, time, action taken, weather conditions, and parties responsible. If snow and ice removal is handled by a third party contractor, always obtain a copy of its snow removal log as well as a valid, up to date Certificate of Insurance. A signed contract should be in place with all third party contractors. Contact the Hospitality Cover Plus+ Risk Management Team with any questions.

## CONTACT

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# AUTOMOBILE SAFETY PROGRAM

Many properties operate large 10-15 passenger vans which frequently shuttle guests to airports and local attractions. These vehicles present a unique set of risk characteristics.

Due to the design, handling, and balancing of these vehicles, studies have found that some of these vehicles have significantly higher rollover rates than other vehicles.

The National Highway Traffic Safety Administration (NHTSA) now prohibits most schools from transporting children with 15 passenger vans due to these safety concerns.

The Hospitality Cover Plus+ Risk Management Team recommends the following for such vehicles:

- Remove the rear seat to reduce the weight behind the rear axle
- Limit capacity to 10 passengers (including driver)
- Load forward seats first
- Do not tow trailers or load cargo on the roof

All vehicles should undergo regular, comprehensive safety inspections. The records of all drivers should be reviewed, at least annually, for any infractions or violations.

Hospitality Cover Plus+ is firmly committed to the safety of all employees and guests. Driver inattention is a factor in the majority of vehicle accidents.

Cell phone and other handheld device use while driving is a common, often harmful distraction. According to the NHTSA, distraction related fatalities represent approximately 16% of all fatalities. Researchers at the University of Toronto found the risk of having a traffic accident while using a cell phone to be the same as drunk driving. The annual cost of crashes caused by cellphone use has been estimated at \$43 billion.

Drivers may not use any handheld device while operating a property vehicle or while driving a vehicle on company business. Cell phone use is PROHIBITED while driving any hotel vehicles.

The Hospitality Cover Plus+ Risk Management Team strongly recommends the following:

- Allow voicemail to handle all calls and return when safe
- Ask a passenger to make the call if necessary
- Headphones should never be worn while driving
- Laptops should never be used while driving
- Adhere to all state laws regarding cell phone use while driving
- Require notification by employees of any change in license status or driving record
- Enforce a clear policy banning texting while driving
- In the event of an accident, notify The Hospitality Cover Plus+ Risk Management Team immediately

Each hotel should request motor vehicle records (MVRs) for all potential drivers at the time of hiring, and annually thereafter. Driving history and violations are an indicator of future performance and may affect the insurability of a hotel driver. MVRs are readily available by request of the driver.

All drivers of vehicles owned and insured by the property should be added as a driver to the insurance policy. In order to do this, please provide the driver's name, date of birth, driver's license number, and current MVR to The Hospitality Cover Plus+ Risk Management Team.

# DRIVER REVIEW

MVRs should be pulled at time of hire as well as annually thereafter. All drivers must be at least 25 years of age. The Hospitality Cover Plus+ Risk Management Team recommends the following points system as relates violations:

**Type A Violation:** Includes (but is not limited to) DWI/DUI, Refusing Substance Test, Reckless Driving, Manslaughter, Hit & Run, Eluding a Police Officer, any Felony, Drag Racing, License Suspension, and Driving While License Suspended. Any driver with these types of violations is a major concern.

**Type B Violation:** Includes all vehicle accidents, regardless of fault.

**Type C Violation:** Includes all moving violations not classified as Type A or Type B (Speeding, Improper Lane Change, Failure to Yield, Running Red Lights or Stop Lights, etc.).

**Type D Violation:** Includes all non-moving violations (Illegal Parking, Vehicle Defects, etc.).

As relates the guidelines for disciplinary action or driving approval, The Hospitality Cover Plus+ Risk Management Team recommends the following:

**Declination, or Reassignment to a Non-Driving Position:**

- Type A Violations: 1 or more in the preceding 36 months
- Type B Violations: 2 or more in the preceding 36 months
- Type C Violations: 3 or more in the preceding 36 months
- 1 Type B Violation and 2 Type C Violations in the preceding 36 months

**Probation (6 Months):**

- Type B Violations: 1 or more in the preceding 36 months
- Type C Violations: 2 or more in the preceding 36 months
- 1 Type C Violation and 2 Type D Violations in the preceding 36 months
- Type D Violations: 3 or more in the preceding 36 months

## SNOW ACCUMULATION

The severe winter storms of recent weeks have raised the awareness of many properties to the dangers of collapsed roofs and severe building damage. Even warmer regions are susceptible to this hazard. Building codes that permit lower live load specifications can increase the possibility of a roof collapse in unusually severe weather.

Before a storm, make sure to inspect the roof for any damage and drains and downspouts to ensure that they are free from debris.

Verify the maximum safe snow depth for the roof based on the roof's live load capacity. A roof's live load capacity can be determined by reviewing the building plans for

your property or consulting with a structural engineer. This capacity should be adjusted for any fixed equipment which has been added to the roof since the live load capacity was calculated. Adjacent building structures that vary in height must be evaluated for proper snow load design. A licensed roofing contractor can aid in determining the roof's live load capacity if necessary.

During, and following, a storm, continuously monitor the snow depth on the roof, paying particular attention to areas where snow tends to drift. Often, the effect of snow on a roof is multiplied by multiple high roofs, creating a "roof

step". This event allows significant snow drifts to form in sections. Drifting snow can also be caused by higher nearby terrain, parapet walls, or rooftop equipment. Contact a licensed contractor to remove snow accumulations from the roof before the snow reaches 50% of the maximum depth. Snow removal is not recommended during the storm.

Indicators that a roof's live load capacity may have been exceeded include building steel that is visibly deformed, wood structural beams that are cracked or split, sprinklers pushed below ceiling tiles, or abnormal structural noises. If any of these indicators are present, evacuate the building to safety immediately.

After a storm, examine the building for visible signs of structural distress, such as twisting, bending or cracking. Any distressed area should be cordoned off and a professional, licensed contractor should be contacted to clear the snow and assess any damage. Snow should be removed in uniform layers across the roof to prevent unbalanced accumulation loads.

In order to prevent roof cover damage, use care with snow removal equipment. It is not necessary to clean completely down to the roof surface as long as melting snow and water can freely flow to drains.

## WINTER DRIVING

Hospitality Cover Plus+ is fully committed to the safety of all employees and guests. This includes the time when a guest is being transported to or from the property in a hotel vehicle.

Employees driving hotel vehicles present a significant risk for the hotel and this risk is amplified in the winter. All vehicles should be equipped with winter emergency materials; such as snow scrapers, blankets, a first aid kit, flashlights, and flares. Vehicles not equipped to drive in snowy or icy conditions should be kept off the roads for the safety of employees, guests, and other drivers. Vehicles and machinery which are not outfitted to be driven in the inclement weather (such as golf carts or maintenance vehicles) should be stored with no employee access during these conditions. Any employee authorized to drive in inclement weather should be trained in safe, cautious driving techniques and what to do in the event of an accident.

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](http://WWW.HOSPITALITYCOVERPLUS.COM)