

HOSPITALITY COVER PLUS+

NOVEMBER 2017

CERTIFICATES OF INSURANCE

Any and all individuals, vendors or third party firms performing services on the property must provide a proper Certificate of Insurance before commencing work. The Certificate of Insurance must do the following:

- Show proof of adequate insurance coverage for the individual or contractor as relates the services being provided, including: General Liability, Workers' Compensation, Automobile, and Umbrella coverage
- Reflect an insurance carrier with a financial rating certified by A.M. Best Rating as A-, X or stronger
- Reflect insurance coverage currently in force
- Name the property ownership entity as "Additional Insured"

The specific limits required for each type of contractor and vendor, as well as sample letters requesting Certificates of Insurance, are available in the customized Certificate Procurement Program binder at each property. If your property is in need of a refreshed copy, please contact the Hospitality Cover Plus+ Risk Management Team.

Sole proprietors, without exception, seeking to provide services on your property must also carry insurance coverage which meets or exceeds the Hospitality Cover Plus+ Risk Management Team requirements. This requirement always includes workers' compensation coverage.

Below is a list of some of the third parties which must provide Certificates of Insurance to work on your property:

- Staffing Companies
- Landscapers & Snow Removal Services
- Third Party Shuttle Services
- Electricians, Plumbers & Painters
- Contractors
- Roofers
- Caterers
- Valet
- Spa Operators
- Lifeguards
- Street & Road Pavers
- Retail Tenants

Upon receipt of a Certificate of Insurance from a potential or current contractor, forward it to the Hospitality Cover Plus+ Risk Management Team for review. The team will provide a prompt review and detail any required revisions or inadequacies.

Failure to procure necessary Certificates of Insurance leaves the property ownership open to claims and lawsuits which may arise from the negligence of uninsured or underinsured service providers.

If you are unsure as to whether a Certificate of Insurance is needed or experience difficulty in obtaining a Certificate of Insurance, contact the Risk Management Team.

DID YOU KNOW?

21 states have a level of law or regulation that applies to bed bugs. Some of these requirements have been on the books for many years and 9 states have enacted laws or regulations since 2005. - *Environmental Protection Agency (EPA)*

A summary of these regulations can be found at:

<https://www.epa.gov/sites/production/files/2016-11/documents/state-bed-bug-laws.pdf>

FROM YOU

Q: Should the hotel report a bed bug allegation, even if the pest control report shows no evidence of an infestation?

A: Yes. Once there is evidence of bed bugs, noticed by hotel staff or an allegation of bed bugs by a guest, the hotel should notify the Hospitality Cover Plus+ Risk Management Team. When reporting the claim, the pest control report should be included with any claims forms.

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WINTER PREPARATION

By the end of the month, properties around the country will begin to see significant winter weather. GMs and their teams have a responsibility to maintain safe conditions for employees and guests throughout the property.

During the Winter season, as snow falls and ice forms, all walkways, stairways, driveways, interior roadways, and parking lots become safety hazards.

Before the season begins, establish a plan for how you will remove snow and ice and who will do so. Also, identify when removal will take place as relates when snow falls. Make these preparations in the Fall in order to minimize any lag time in snow removal and review these plans annually with all vendors and members of your team.

To prevent injuries and minimize insurance costs, GMs should implement a snow removal program using the guidelines below. Ensure that these plans contemplate impassable roads and power outages.

- Identify responsibilities, communication, documentation, strategies, equipment needs, and follow up procedures.
- Explore hiring a snow removal contractor. Investigate the quality of their work, timeliness of work during a storm, equipment adequacy, experience, references, and ability to work with your property's specific needs. Provide the Hospitality Cover Plus+ Risk Management Team with a copy of the contract in advance of signing for review.
- Plan to routinely clear snow away from hydrants, sprinkler control valves, smoke and heat vents, and other essential equipment
- Obtain a Certificate of Insurance for any third party contracted to

work on the property, including all snow removal contractors. This Certificate of Insurance should name the property as Additional Insured and meet the requirements detailed in the Certificate Procurement Program.

Develop a list of phone numbers for emergency response contractors, and appoint someone to monitor weather reports.

Examine the entire heating system, including ancillary components (boilers, piping, burners, and controls) and repair where necessary.

Place weather mats at all entrances and exits to and from the building. These mats should be placed in both directions to catch snow and water. Regularly inspect mats to make sure that they have not begun to curl. Consider working with a licensed mat replacement company to ensure clean, sturdy mats at all entrances.

Securely tie or weigh down supplies and furniture so that gusts of wind do not turn them into projectiles.

Ensure the integrity of building exterior by closing up unnecessary openings. Confirm all windows, doors, and skylights are weather-tight. Install snow fences and marker poles at hydrants and sprinkler control valves. If your property has attic space, make sure that it is fully insulated, heated and ventilation is maintained.

Report all snow and ice cleanup activities on a snow removal log as soon as the tasks are completed. Include the time, person or contractor responsible, and conditions of walkways or parking lot at the time of snow removal.

BED BUGS

Hotels have become a frequent location of bed bug infestations due to the regular guest and linen turnover. Their small bodies make it possible to fit in tiny spaces, about the width of a credit card. They do not have nests and tend to live in groups. Initial 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.

These parasites cause bites that turn red and are continuously itchy. 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' 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
- Seal cracks to eliminate bed bug habitats
- Encase mattresses and box springs. The light color of the cover makes bed bugs easier to spot

SPRINKLER SYSTEMS IN WINTER

During winter months, the largest property claims are frequently leaks or bursts of sprinkler system pipes or components. Frozen pipes in sprinkler systems occur most often in exposed or out of the way places and during slow periods at the property. This may include attics or walls which border the exterior of the building.

The freezing of sprinkler systems often occurs in regions not normally associated with colder weather, where sprinkler systems may not be regularly inspected in advance of cold weather. Most frozen pipes result from a failure to provide adequate heat or insulation as well as cracks, loose siding, exterior holes or gaps and similar defects in building maintenance.

In advance of any weather below 40°F, each property should include the following steps in any inspection process:

- Confirm that all regular scheduled maintenance has occurred and that any necessary repairs have been completed.
- Any piping exposed to the outdoors should be enclosed in heated, insulated, weather tight materials.
- Check that all areas of the building maintain a temperature of at least 45°F to prevent freezing. This includes all rooms or areas

containing wet pipe sprinklers, risers, valve closets, sprinkler components, wet standpipes, and fire pumps.

- Consider installing low temperature alarms with central station monitoring and response in remote areas and crawl spaces.
- As needed, provide temporary interior openings to allow in heat from interior areas to the sprinkler system.
- Never use open flames or torches for thawing frozen pipes.
- Do not use electrical heat tape on dry pipe valves as a substitution for permanent heating.
- Protect fire extinguishers from the cold and make sure they can withstand low temperatures (antifreeze or ABC labeled extinguishers).
- Lubricate all sprinkler control valves and locks.

Dry sprinkler systems are generally installed in areas of buildings where temperatures regularly reach below 40°F. These systems can freeze due to water collecting in improperly pitched pipes, failure to remove accumulated water from low point drains, or failure to drain the system properly after the alert valve has been tripped.

BED BUG TREATMENT

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

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 brings an infestation to your attention, 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
- Ensure that no other guest will be assigned to the room until treatment has been completed.
- Save a sample of the pest to show to an exterminator or pest control expert, if possible
- Keep records of all dates and locations where bed bugs are discovered
- Contact a licensed, certified pest control expert to determine whether an infestation exists and to treat it accordingly
- Contact the Hospitality Cover Plus+ Risk Management Team to report a General Liability Claim within 48 hours. A claim should be reported no matter the result of the pest control inspection
- 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 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.

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