

FEBRUARY 2017

HOSTING SPECIAL EVENTS

Many properties host a variety of special events throughout the year; including concerts, parties, conferences, golf tournaments, shows, fairs, weddings and banquets. In most cases, these events occur with no problems, but special events always present unique exposures at your property.

As host for the event, you are required to provide adequate handicapped access, fire protection, and adherence to the life safety code.

Alcohol consumption is often an element of special events and it takes place in settings that may be harder to control than a restaurant or bar. A plan to prevent over-service and service to underage attendees is imperative. If a hotel over-serves a guest, or serves a minor, it can play a role in events that may lead to bodily injury, property damage, lawsuits, civil and criminal penalties, fines, jail time, loss of liquor license and business interruption. Depending upon state law, if intoxication is determined to be a cause of a later accident, the property could be found liable for the event. Staff is responsible for knowing and abiding by all of the regulations of its individual state and of the issued liquor license. All staff should be professionally trained to serve alcohol responsibly and deal with potential problems.

Hotel management frequently enters into legal contracts with the sponsors of an event and the vendors who

will be providing services related to it. It is crucial that you consult with your legal team in crafting contract language to best protect your organization.

Each property should refer to the Certificate Procurement Program and consult with the Marshall Hotels & Resorts Risk Management Team on any questions regarding appropriate insurance limits, indemnity terms on contracts, or Certificates of Insurance. Certificates of Insurance must be obtained from all vendors before the event.

Be clear with your team about the property's expectations for all special events.

- Have a specific security plan in place for each event, including consultation with local authorities or security firms where necessary.
- Have a plan for inclement weather when events are held outdoors. Monitor potential inclement weather and respond accordingly.
- Plan activities that involve audience participation carefully. Participation should always be voluntary.
- If food is prepared and transported to the event, check all transport containers to ensure proper temperatures.
- Provide clear, appropriate signage throughout the event venue, making clear rules, policies, and noting any potential safety hazards.

DID YOU KNOW?

In wintry conditions, a broken window or open door can let in enough cold air to freeze nearby water pipes and start a catastrophic chain of events. Any equipment that uses water, produces condensation, or depends on pneumatic controls is extremely susceptible to freezing. For more information on preparation for winter conditions please refer to the November 2016 Marshall Hotels & Resorts *Reduce Your Risk* Newsletter, available online at:

www.dii-ins.com/specialty-programs/mhr-master-insurance-plan/

FROM YOU:

- Q: Can non-hotel guests use the hotel pool and exercise facilities with our permission?
- A: *Use of the pool and exercise facilities by individuals other than current guests of the hotel is prohibited as the risk associated with the exposure of non-hotel guest use is extremely high.*

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DII DIVERSIFIED
INSURANCE INDUSTRIES

TUB & SHOWER SLIPS & FALLS

The most frequent General Liability hotel claims involve guest accidents. Specifically, slips and falls account for 31% of all hospitality claims and 41% of total incurred claims dollars. The average slip and fall claim at a hotel has direct costs in excess of \$13,000.

Many of these claims are preventable with regular maintenance and a pro-active approach to guest safety. Over time, the majority of the claims dollars a hotel will incur, and the dollars it will pay, come from a guest falling on the premises.

Hotel bathtubs and showers are frequently the location of guest slips, falls, and other injuries. Due to their heavy use, these areas are in need of continuous inspection and maintenance. Your team should include the following in your safety program and regular property review:

- The tubs and showers of all rooms should be inspected regularly. The property should record the results of all inspections and any repairs.
- Keep records of all maintenance procedures on bathtubs and showers. This includes floor care activities, such as repairs performed, times and dates of those services, and care products used.
- Non-slip strips should be inspected by Housekeeping each time the bathroom is cleaned. If there is excessive wear or breakdown on the

non-slip surfaces, this should be reported to management and maintenance immediately.

- Non-slip strips should be maintained in accordance with the maintenance instructions provided by the manufacturer. This includes only using recommended cleaning supplies and chemicals. Using incorrect techniques and cleaning agents can increase the likelihood of a slip or fall on these surfaces. Failure to maintain these surfaces in accordance with these requirements may severely limit liability on behalf of the manufacturer or installer in the event of a claim.
- All repairs to the tub, shower, or its non-slip surface, should be completed by a licensed, insured contractor. A Certificate of Insurance should be on file at the property for all contractors.
- Be on the lookout for foreign substances on the floor; such as water, food, grease, oil, soap, dirt, or debris in and around all bathrooms.

Make it clear to all team members that they are responsible for the safety of everyone on the property. This responsibility is shared by all staff, not just management and maintenance.

LAUNDRY FIRES

One of the most common locations of fire origin is the laundry facility on site. The laundry room contains many flammable items; including lint, linens, chemicals, pallets and storage containers. Additionally, this exposure can be increased by the high electrical use by industrial appliances.

When dryers operate with lint clogged screens, overheating may occur. Overheating can lead to the ignition of lint accumulations which can then spread to other cloth in the load being dried. Fire may even spread to laundry and laundry carts outside of the dryer, and ultimately the building itself. Other sources of lint ignition may include heating from the dryer belt slipping, dryer fan motor failure, or overloading.

The Marshall Hotels & Resorts Risk Management Team recommends the following in the laundry area:

- Clean the lint screens daily to maintain the minimum required airflow through the dryer when operating. As a minimum clean screens at least once a day. When dryer use is heavy, more frequent cleaning may be needed.
- Do not load dryers beyond the manufacturer's specified capacity. All laundry must be able to tumble freely when the dryer is operating.
- All cleaning supplies and chemicals should be stored in accordance with their MSDS designation.
- The laundry chute should be emptied daily in order to prevent the fast spreading of a laundry room fire.
- The electrical system of the laundry room should be inspected regularly. Washing machines and dryers should never be plugged in via an extension cord. Use a maintenance checklist to implement routine dryer maintenance in accordance with manufacturer's guidelines.
- Exit doors should be clear of any obstacles or debris.
- Trash should be emptied from the laundry room daily.
- Do not store materials in a manner that impedes smoke detectors or sprinkler heads.

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.

Emphasize to all employees the following steps to 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 Marshall Hotels & Resorts Risk Management Team immediately.

LEGIONNAIRES'

Legionnaires' disease is caused by a bacteria which is found naturally in water-based environments. Transmission of the disease occurs by breathing in mist containing the bacteria. Legionnaires' disease is particularly prevalent at hotels as transmission of the disease may come from a number of sources such as hot tubs, saunas, showers, and HVAC systems. The disease can be found at any time of year and causes death in up to 30% of cases. Many sufferers of Legionnaires' disease go undiagnosed each year.

The most effective way to prevent transmission of the disease is to keep the bacteria out of the water supply. Ensure that all hot tubs are properly disinfected and that regular maintenance is performed on all HVAC and sauna systems.

An individual can become infected by breathing in infected water vapors and broader outbreaks occur when multiple people breathe in the same contaminated vapors. However, Legionnaires' disease is not contagious from person to person.

Adults ages 65 and older, smokers, and lung disease sufferers are more at risk due to their weakened immune systems. Symptoms of Legionnaires' disease become evident 2-14 days after exposure to the bacteria and may include high fever, chills, cough, muscle aches, and headaches. Most people do not show symptoms until at least a week after exposure and X-rays and blood work are necessary to detect evidence of the bacteria.

If you believe a guest or team member may have been exposed to Legionnaire's disease, seek medical attention immediately. Then, notify the local health department and notify the Marshall Hotels & Resorts 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.DII-INS.COM/SPECIALTY-PROGRAMS/MHR-MASTER-INSURANCE-PLAN/

