

# HOSPITALITY COVER PLUS+

MAY 2018

## GUEST SLIPS & FALLS

Many slip and fall claims are preventable with regular maintenance and a pro-active approach to guest and employee safety. Over time, the majority of the claims dollars a hotel will incur come from a guest or employee 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 reviews:

- 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 limits 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.
- Always use “Wet Floor” signs.
- Use a doormat inside each entrance during inclement weather. Routinely inspect mats for damage and excessive wear, replacing them as necessary.
- Investigate and thoroughly address the source of spills.
- Do not allow guests into unauthorized areas.
- Promptly repair any broken or damaged walkways, curbs and stairs. Clearly mark any areas under repair.
- Clear walkways of litter, debris, cords, and furniture.
- Provide handrails for any set of stairs with more than three steps, up or down.

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.

## DID YOU KNOW?

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

## 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.*

## CONTACT

Bob Barczak  
410.319.0624 | bob.barczak@dii-ins.com  
PO Box 1572 | Hunt Valley, MD | 21030



# WATER DAMAGE PREVENTION

Water damage events are loss drivers, often severe, at hotels. Water releases and resultant damage can originate from many sources, including:

- Domestic waterlines and systems
- Drains and drain lines
- Sewage systems
- HVAC, cooling, and heating systems
- Laundry systems
- Sprinkler piping
- Leaky roofs and windows

Even a small quantity of water can severely damage furniture, drywall, floor coverings, ceiling tiles, insulation, cabinetry, elevators and computer equipment. Business interruption can also occur while affected areas are shut down for renovations.

Mitigation steps can be taken to help reduce the frequency and severity of damage. Shielding, leak detection and regularly scheduled preventative maintenance programs can minimize the exposure, while quick response to a leak can reduce the damage.

The exterior of the building should be regularly surveyed for any potential leaks. Additionally, below-grade rooms are susceptible to surface water runoff, flooding and sewer backup events.

Consider the following safeguards to minimize the exposure to water damage:

- For critical rooms, such as electrical and server areas, seal wall, roof and ceiling penetrations with fire resistant and watertight material to reduce the potential for water intrusions.
- For critical rooms, review door thresholds as well as door and window seals to ensure they are water impervious.
- Review exterior grading to ensure there is adequate slope away from buildings and openings.

- Review downspouts and ensure they are extended away from buildings.
- Post a layout of the sprinkler system along with the location of the control valves for use by first responders.
- In cold climates, survey exterior walls for piping and weak insulation as well as full closure and latching of doors.
- Label sprinkler control valves to identify the area controlled.
- Shut down and remove waterline piping when doing renovations. Do not leave it in newly constructed walls.
- Provide sway bracing for automatic sprinkler systems in recognized seismic areas.
- Provide sump pumps in points of water ingress or collection, such as low points or around open floor drains near backflow prevention valves. The pumps should be rated at a minimum of 50 gpm and connected to a power supply with a connection to emergency power. Provide high-water level alarms monitored at a constantly attended location.
- Equip sewer lines with a backflow prevention valve, designed to prevent a backup of water or sewage from entering the hotel, such as in a flash flood.

The most effective liquid damage prevention programs incorporate installation of automatic controls to detect and report leakage. Consider the following:

- Provide leak detection, which alarms to a constantly attended location, for high-value equipment areas, and critical rooms located in below-grade areas.
- Install water sensors on the floors for areas containing valuable equipment, or under raised floors of computer rooms. Alarms

should be connected to a constantly attended location.

- In cold climates, alarm and monitor exterior doors and windows that could be left open.

Implementing a robust preventative maintenance program could make the difference between a brief delay in hotel operations and long-term shutdown and access to your facility. Take the time to review the following guidelines and apply those that will help your facility prevent water damage:

- Inspect roofing systems on a quarterly basis. The inspection should include:
  - Roof drains are free and clear of debris.
  - Roof covering and seams are in good condition.
  - Roof is free of loose debris or materials that could cause roof damage or obstruct roof drains.
  - Flashing is properly attached.
  - Mechanical equipment is securely fastened.
- Inspect and exercise domestic and chilled water control valves on an annual basis to ensure good working order of the valves.
- Clean main sewer lines using a pressurized water system on a quarterly basis.
- If external drainage systems are present, conduct monthly evaluations to ensure they remain free and clear.
- Inspect HVAC condensate drains monthly.
- Test sump pumps quarterly.
- Check condition of water heaters quarterly.
- Check water pumps quarterly for excessive vibration.
- If connections of dissimilar metals cannot be avoided or removed, inspect quarterly for signs of corrosion.

## GUEST PROPERTY

Even the most pleasant guest stay can be ruined by a missing or alleged stolen piece of a guest's personal property. While the hotel may not be liable for missing or stolen property, that does not change the potential nuisance and aggravation for the guest.

Each property should post notice of the guest's responsibility for his or her own property in any of the following manners:

- Provide a flyer on the desk or table in each guest room.
- Post information inside of a closet or entrance door inside of the guest room.
- Notify guests of the availability of a safe on premise or within guest rooms.
- Post signage in parking lots describing the property's responsibility for parked vehicles and belongings contained within them.
- If guest property is stored by the hotel staff, provide guests with a claim ticket and do not release the property without receipt. The claim ticket should be specific for the hotel and numbered for each piece of property.

The attitude and demeanor of your team during an incident like this can help to rectify the problem. This is an opportunity to show

understanding and demonstrate exceptional customer service.

Once a guest reports missing property, immediately save all relevant key lock records and security footage to ensure that the data is not reset or lost. Also, recommend that the guest report any allegation of theft to the police and their personal insurance carrier.

A report of guest stolen property is considered an incident and must be reported to the Hospitality Cover Plus+ Risk Management Team. All guest questions as relates the claim should be referred to the Hospitality Cover Plus+ Risk Management Team.

## WATER DAMAGE RESPONSE

A water leak is difficult to predict or prevent. Small problems, such as not knowing where valves are located or having inoperative valves can lead to significant damage where the leak occurred and two floors below. The quantity of leaked water plays a large role in how much damage the hotel will sustain. The amount of water that will result from a leak is determined by many factors, and perhaps most importantly, the duration of the leak. Adopting an effective water damage response plan can mitigate the effects of a liquid damage event and allow the hotel to return to operation as quickly as possible. Follow these steps to develop your emergency response plan:

- Create an Emergency Response Team and a documented Emergency Response Plan.
- Train all designated parties on the Emergency Response Team on a semiannual basis.
- Exercise any valves considered critical or primary on an annual basis to ensure they are fully capable of seating into a fully closed position when needed.
- Prequalify a remediation restoration contractor. Consider their response time, geographical reach and staffing. Obtain a Certificate of Insurance from the restoration contractor, naming hotel ownership as Additional Insured.
- Maintain a list of vendors for replacement equipment for the hotel (electrical, HVAC, elevator, roof, plumbing, etc.).

In the event of a claim, take the necessary steps to prevent further damage to the property. Notify your remediation contractor and take the necessary steps in order to contain the spread of any moisture. Notify the Hospitality Cover Plus+ Risk Management Team in order to file a claim.

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)