

NOVEMBER 2018

SPRINKLER SYSTEMS IN WINTER

During fall and 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 50°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.

DID YOU KNOW?

The Blue Campaign, an initiative of the U.S. Department of Homeland Security, provides online resources to educate team members on human trafficking and aid in identifying and reporting incidents at: <https://www.dhs.gov/blue-campaign>

FROM YOU:

- Q: What should we do if we suspect human trafficking at the hotel?
- A: *If you suspect that human trafficking is occurring in your hotel, do not attempt to confront a suspected trafficker directly or alert a victim to your suspicions.*

Notify the police and The Marshall Hotels & Resorts Risk Management Team immediately.

CONTACT

Bob Barczak
410.319.0624 | bob.barczak@dii-ins.com
307 International Circle | Suite 610 | Hunt Valley, MD 21030

HUMAN TRAFFICKING

The Blue Campaign has identified hospitality as a target industry for human trafficking. The campaign has provided additional information below in order to better educate GMs and team members.

Traffickers often take advantage of the privacy and anonymity offered by the hospitality industry. They can operate discreetly because employees and other guests may not know the signs of human trafficking. Human trafficking can occur at any hotel segment, from economy to luxury.

A hotel may also have employees who are victims of forced labor. If a third party applied for a position on behalf of an employee or if employees are not receiving their own paychecks, these could be signs of human trafficking. Hotels are also major locations where traffickers force sex trafficking victims to provide commercial sex to paying customers. Victims may be forced to stay at a hotel where customers come to them, or they are required to go to rooms rented out by the customers.

Each hotel plays a significant role in helping to stop this crime.

- Know the signs of human trafficking.
- Design a plan of action to respond to reports of human trafficking at your hotel.
- Partner with agencies that provide services to victims of human trafficking.
- Providing employee training to help them understand and identify signs of human trafficking

Employees are often in the best position to see potential signs of human trafficking. Indicators that an

individual may be a victim of human trafficking include:

- Guest checking into room appear distressed or injured.
- The same guest is reserving multiple rooms.
- A guest has few or no personal items when checking in.
- A room paid for with cash or pre-paid credit card.
- Guests are not forthcoming about full names, addresses or vehicle information when registering.
- Minors taking on adult roles or behaving older than actual age (paying bills, requesting services).
- Guest appears with a minor that he or she did not come with originally.
- Rentals of pornography when children are staying in the room.
- Individuals are dropped off at the hotel or visit repeatedly over a period of time.
- Guests leaving their room infrequently, not at all, or at odd hours.
- Minors with a guest late at night or during school hours (not on vacation).
- Guests checking into a room have no identification.
- Room is rented hourly, less than a day, or for a longterm stay that does not appear normal.
- Guest request information or access to adult services or sex industry.
- Guest room has fewer beds than patrons.
- Individuals selling items or begging from staff.
- Individuals enter or exit through side or rear entrances, instead of lobby
- Guests entertaining a minor at the bar or restaurant that he or she did not come in with originally.

- Guest claims to be an adult although appearance suggests he or she is a minor.
- Individuals asking staff or patrons for food or money.
- Individuals taking cash or receipts left on tables.

Housekeeping, maintenance, and room service staff have the most access to guest rooms, where signs of human trafficking may be apparent. Signs in a guest room that an individual may be a victim of human trafficking include:

- “Do Not Disturb” sign used constantly.
- Guest requests room or housekeeping services (additional towels, new linens, etc.), but denies team members entry into room.
- Refusal of cleaning services for multiple days.
- Excessive amounts of cash in a room.
- Presence of multiple computers, cell phones, pagers, credit card swipes, or other technology.
- Childrens’ items or clothing are present but no child is registered with the room.
- Individuals loitering in hallways or appearing to monitor the area.
- Excessive amounts of alcohol or illegal drugs in rooms.
- Minors left alone in the room for long periods of time.
- Excessive number of people staying in a room.
- Extended stay reservation with few or no personal possessions.
- Provocative clothing and shoes.
- Constant flow of men into a room at all hours.
- Guest room is stocked with merchandise, luggage, mail packages, and purses/wallets with different names.

TUB & SHOWER SLIPS & FALLS

The most frequent GL 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 has total direct and indirect 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:

- Tubs and showers of all rooms should be inspected regularly. The results of all inspections and any repairs should be recorded.
- Keep records of all maintenance procedures on bathtubs and showers. This includes floor care activities, 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 wear or breakdown on the non-slip surfaces, report this to management immediately.

- Non-slip strips should be maintained in accordance with the maintenance instructions provided by the manufacturer. This includes only using recommended cleaning supplies. Using incorrect techniques and cleaning agents can increase the likelihood of a slip or fall. Failure to maintain these surfaces in accordance with these requirements may severely limit liability on behalf of the manufacturer or installer and impose liability on ownership and management
- All repairs to the tub or shower 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, or dirt in and around 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.

OSHA VISITS

OSHA may make visits to any hotel and rarely will provide advance notice. OSHA inspectors are referred to as Compliance Officers and may have training on both safety and health hazards. OSHA may select a property for inspection for a variety of reasons, including:

- Imminent Danger: there is a significant chance that a hazard could result in serious harm.
- Fatal or Catastrophic Incidents: an incident resulted in the hospitalization of 3 or more employees. These incidents must be reported to OSHA and your workers' compensation carrier within 24 hours.
- Employee complaints of unsafe working conditions or alleged safety violations.
- Follow up inspections to verify that previous violations have been corrected.

When an OSHA Compliance Officer arrives on property, all team members should be aware of the following items:

- Notify the GM immediately.
- OSHA 300 Log should be kept up to date and available upon request.
- Request identification from the Compliance Officer, noting the name, ID number, and jurisdiction which is represented.
- GM should accompany the Compliance Officer at all times.
- During the inspection, the Compliance Officer is permitted to take pictures and notes, but should comply with the safety and health rules of the hotel.
- Employees may be interviewed and written statements may be requested.
- GM should take notes and photos of all inspection areas.

During the inspection, all employees should be cooperative, answering questions truthfully, but without speculation. Do not be sarcastic or argumentative. If possible, any violation should be fixed immediately.

Notify The Marshall Hotels & Resorts Risk Management Team of any OSHA inspection as well as any findings by an OSHA Compliance Officer.

ADDITIONAL RISK MANAGEMENT RESOURCES, INCLUDING YOUR GUIDE TO CLAIMS REPORTING, ADDITIONAL CLAIMS FORMS, PAST AND CURRENT NEWSLETTERS ARE ALWAYS AVAILABLE ONLINE AT:

WWW.DII-INS.COM/SPECIALTY-PROGRAMS/MHR-MASTER-INSURANCE-PLAN

