

LOSS CONTROL

SUBJECT: Liability Hazards

Sometimes Inspectors become complacent when it comes to liability hazards and adverse conditions. The tendency to get in and get out fast is becoming more prevalent to the Underwriters as they read skimpy reports.

General Liability insurance covers the public while on the insured's premises or while exposed to the insured's operations. You, the Loss Control Representative, are a part of that public. When making a survey, keep your eyes open! Look around! Look for those hazards or conditions that, if not corrected, will cause immediate injury to you or loss/damage to your property while on the premises. Look for those hazards or conditions that could potentially cause injury if not corrected. Remember, you are the "eyes of the underwriter".

The following are liability hazards to look for, to comment on and to make recommendations where adverse conditions exist.

GROUND AND EXTERIOR WALKWAYS

1. Sidewalks level and smooth?
2. Sidewalk steps in good condition?
3. Handrails present where required?
4. Lighting adequate on walks and pathways?
5. Walks and stairs kept free of snow and debris?
6. Trees or shrubs obstruct walks from sides or overhead?
7. Grounds properly graded?
8. Protrusions flush with ground: oiler filler pipes, etc.?
9. Poisonous plants or wasp nests present?
10. Grounds properly maintained?
11. Property free of attractive nuisances?
12. Parking lots have smooth pothole-free surface?
13. Parking lots well marked for parking/car stops where needed?
14. Lighting adequate in parking areas?
15. Traffic control signs present?
16. Speed bumps present where required?
17. Guide wires protected with shields?
18. Fences in good shape and structurally sound?
19. Chain link fences have tops turned down?
20. Sprinkler heads flush with ground surface or well back from walkways?

SWIMMING POOLS

1. Swimming pools fenced to prescribed height?
2. Self-closing and self-latching gates?
3. Swimming pool electric circuits have ground fault interrupters?
4. Swimming pool ladders secure?
5. Swimming pool depth marked?
6. Swimming pool supervised E.C. (Lifeguards on duty)?
7. "No Lifeguard on Duty" signs?
8. Diving boards present and in good condition?
9. Decking around pool with non-slip surface?
10. Pool furniture in good condition?
11. Swimming pool water testing program?
12. Swimming pool cabanas present and in good shape?
13. Telephone at pool site?
14. Rules posted?

RECREATIONAL FACILITIES

1. Playgrounds in good shape?
2. Swings, slides, etc. securely anchored?
3. Playground equipment free from rust?
4. Playground equipment free of splinters, sharp edges and protrusions?
5. Playground surface smooth and free of defects?
6. Playground supervised; if so, by whom?
7. Athletic facilities present?
8. Athletic facilities maintained?
9. Athletic facilities supervised?
10. Charge for athletic facilities?
11. Seating facilities provided and maintained (benches)?
12. Outbuildings, if any, in good shape?
13. Any unusual exposures that could affect liability?

BUILDING EXTERIOR

1. Sidewalk elevator doors secure and in good condition?
2. Window well or other gratings pose tripping hazard?
3. Entrance stairs front and rear in good shape?
4. Stair railings mounted securely and at proper height?
5. Stair railings free of splinters or paint chips?
6. Balcony railings and posts not more than 4" apart?
7. Non-skid surface on stair treads?
8. Porches in good shape?
9. Storm windows or screens in good condition?
10. Storm windows or screens securely mounted?

11. Gutters and downspouts in good condition and securely mounted?
12. Building's siding in good shape and secure?
13. Cornice in good shape and secure?
14. Roof coverings in good shape?
15. Fire escapes present and in good working order?
16. Electric service securely mounted and protected?
17. Chimney in good shape?
18. Television and radio antennas secure?
19. Flower pots, etc. on windowsills or fire escapes?
20. Window boxes, shutters securely mounted?
21. Awnings secure and in good shape?
22. Glass panels and doors securely mounted?
23. All signs securely mounted and in good shape?
24. Awnings and signs 7½ feet from ground or more?

LIFE SAFETY

1. Building exits adequate for occupancy load?
2. Do exit doors open with path of travel?
3. Exit doors equipped with panic hardware?
4. Exit doors operate smoothly and without excessive force?
5. Are exit doors chained or locked at improper times?
6. Is exit path clearly marked?
7. Is exit discharge properly marked?
8. Exit ways and exits free of obstructions?
9. Are non-exit doors marked as such?
10. Emergency lighting properly placed, if present and where required?
11. Exit signs illuminated?
12. Exit signs of proper size?
13. Exit path of travel free of obstruction?

INTERIOR FLOORS AND STAIRS

1. Floor surface smooth and free of defects and storage?
2. Floors, walls and ceilings structurally sound?
3. Stairs structurally sound?
4. Stair treads in good condition with non-slip nosing?
5. Handrails present and of proper height and construction?
6. Handrails attached securely?
7. Carpeting on stairs securely attached to base?
8. Carpeting free of tears and holes?
9. If throw rugs or mats are used, do they have non-slip backing?
10. Non-slip floor coverings used in wet areas?
11. Stairwells and hallways properly illuminated?
12. Lighting fixtures in good shape and working order?

13. Are light bulbs burned out?

MISCELLANEOUS INTERIOR

- 1. Electrical distribution system properly protected?**
- 2. Heating system in good condition and free from defects?**
- 3. Plumbing system in good condition and free from defects?**
- 4. Non-slip surface in bathtubs?**
- 5. Dual valve water control system for showers?**
- 6. Ceiling covering (i.e. plaster, tile, etc.) securely attached?**
- 7. Low overheads padded and/or painted in warning dress?**
- 8. Glass panels and doors have safety stripping?**
- 9. Seating facilities sturdy enough for use?**
- 10. Are bar stools easily tipped?**
- 11. Floors properly drained?**
- 12. Laundry facilities owned and maintained?**
- 13. Non-skid bathmats used?**
- 14. Building security adequate?**
- 15. Does premise have a dance floor/size?**
- 16. Elevators in good working order?**
- 17. Elevator inspection certificate current and posted?**
- 18. Stock on shelves easily assessable to patrons?**
- 19. Shopping carts in good condition and working order?**
- 20. Any unusual exposures that could affect liability coverage?**