

PROPERTY MANAGEMENT SERVICES PORTFOLIO



HOW DO YOU MANAGE ENVIRONMENTAL EXPOSURES AND DANGERS THAT COULD DAMAGE YOUR PROPERTY?

- Our risk management tools will help you manage mold exposures, identify fire dangers and protect against other disasters that could cause significant damage to your property.

IS THE STRESS OF DEALING WITH TENANTS TAKING A TOLL ON YOU?

- Manage your commercial or residential tenants with ease using our property management tools.

WHAT ARE YOU DOING TO MANAGE LIABILITIES ASSOCIATED WITH PROPERTY OWNERSHIP?

- From vacant property to attractive nuisances to HOA foreclosures, we'll help you identify and mitigate your potential liabilities, so you can focus on managing your real estate investments instead of worrying about the threat of a potential lawsuit.

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General Employee **SAFETY MANUAL**

Provided by: Gartman Insurance Agency Inc.

Legal disclaimer to users of this form employee handbook:

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recognizes that our people drive the business. As the most critical resource, employees will be safeguarded through training, provision of appropriate work surroundings, and procedures that foster protection of health and safety. All work conducted by 's employees will take into account the intent of this policy. No duty, no matter what its perceived result, will be deemed more important than employee health and safety.

is firmly committed to the safety of our employees. We will do everything possible to prevent workplace accidents and we are committed to providing a safe working environment for all employees.

We value our employees not only as employees but also as human beings critical to the success of their family, the local community, and .

Employees are encouraged to report any unsafe work practices or safety hazards encountered on the job. All accidents/incidents (no matter how slight) are to be immediately reported to the supervisor on duty.

A key factor in implementing this policy will be the strict compliance to all applicable federal, state, local, and company policies and procedures. Failure to comply with these policies may result in disciplinary actions.

Respecting this, will make every reasonable effort to provide a safe and healthful workplace that is free from any recognized or known potential hazards. Additionally, subscribes to these principles:

All accidents are preventable through implementation of effective Safety and Health Control policies and programs.

Safety and Health controls are a major part of our work every day.

Accident prevention is good business. It minimizes human suffering, promotes better working conditions for everyone, holds in higher regard with customers, and increases productivity. This is why will comply with all safety and health regulations which apply to the course and scope of operations.

Management is responsible for providing the safest possible workplace for Employees. Consequently, management of is committed to allocating and providing all of the resources needed to promote and effectively implement this safety policy.

Employees are responsible for following safe work practices and company rules, and for preventing accidents and injuries. Management will establish lines of communication to solicit and receive comments, information, suggestions and assistance from employees where safety and health are concerned.

Management and supervisors of will set an exemplary example with good attitudes and strong commitment to safety and health in the workplace. Toward this end, Management must monitor company safety and health performance, working environment and conditions to ensure that program objectives are achieved.

Our safety program applies to all employees and persons affected or associated in any way by the scope of this business. Everyone's goal must be to constantly improve safety awareness and to prevent accidents and injuries.

Everyone at must be involved and committed to safety. This must be a team effort. Together, we can prevent accidents and injuries. Together, we can keep each other safe and healthy in the work that provides our livelihood.

President

Risk Manager

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Return to Work

Location:
Effective Date:
Revision Number:1

PURPOSE

This policy is in place to ensure provides meaningful work activity for employees who are temporarily unable to perform all, or portions, of their regular work assignments or duties. This policy applies to employees suffering from either work or non-work related injury or illness. The goal is to allow valued company employees to return to productive, regular work as quickly as possible. By providing temporary transitional or modified work activity, injured employees remain an active and vital part of the company. Studies show that a well-constructed Return to Work Policy reduces lost time days, allows workers to recover more quickly and makes for a more positive work environment.

SCOPE

All active employees who become temporarily unable to perform their regular job due to a compensable work related or non-work related injury or illness may be eligible for transitory work duties within the provisions of this program. Return to work tasks may be in the form of:

Changed duties within the scope of the employee's current position

Other available jobs for which the employee qualifies outside the scope of his or her current position

An altered schedule of work hours

DEFINITIONS

Transitional duty is a therapeutic tool used to accelerate injured employees' return to work by addressing the physical, emotional, attitudinal and environmental factors that otherwise inhibit a prompt return to work. These assignments are meant to be temporary and may not last longer than 90 days, though permits multiple 90-day assignments back-to-back if it is medically warranted.

Alternate duty is a part of 's Return to Work Policy that is designed as a placement service for individuals who have reached maximum medical improvement and are still unable to perform the essential functions of their pre-injury job.

APPLICABILITY

Length of Duty

If work is available that meets the limitations or restrictions set forth by the employee's attending practitioner, that employee may be assigned transitional or modified work for a period not to exceed 90 days. Transitional or light duty is a temporary program, and an employee's eligibility in these reduced assignments will be based strictly on medical documentation and recovery progress.

Daily Application

An employee's limitations and restrictions are effective 24 hours a day. Any employee who fails to follow his or her restrictions may cause a delay in healing or may further aggravate the condition. Employees who disregard their established restrictions, whether they are at work or not, may be subject to disciplinary action up to and including termination.

Qualification

Transitional or modified duty will be available to all employees on a fair and equitable basis with temporary assignments based on skill and abilities. Eligibility will be based upon completion of the Return to Work Evaluation Form by the

Drug-free Workplace

Location:
Effective Date:
Revision Number:1

Purpose

recognizes that employees are our most valuable asset, and the most important contributors to our continued growth and success. We are firmly committed to the safety of our employees. will do everything possible to prevent workplace accidents and is committed to providing a safe working environment for all employees.

To further this goal, has developed a Drug-free Workplace Policy effective . The program will consist of three components: Post-Offer Drug/Alcohol Screen, Reasonable Cause Drug/Alcohol Screen and Post-Incident Drug/Alcohol Screen. This policy applies to all candidates for employment as well as all current employees. This policy also serves to reinforce the 's intolerance for illegal drug use and working under the influence of alcohol.

Post-Offer Testing

believes accident prevention and a safe work environment begin with hiring. As such, all applicants offered employment will be required to undergo a Drug/Alcohol Screening. Employment is conditional on the results of the Drug/Alcohol Screen.

Procedure

Any applicant the Company hires will be directed to the proper clinic, at Company expense, to undergo a Post-Offer Drug/Alcohol Screen. The clinic will release the results to the Human Resources Manager, who in turn will notify the candidate of the results.

The test will consist of a breath alcohol test along with a urine analysis test for any non-prescribed illegal substances listed in Exhibit 'A' below.

Consequence

In the event the drug test comes back positive, the Medical Review Officer (MRO) will review the report and contact the applicant to determine if any extenuating circumstances, relevant at the time of the test, could have resulted in a false positive. The MRO will determine if the applicant will be re-tested. If any applicant tests positive with a blood alcohol level exceeding .02 or any non-prescribed illegal substance listed in Exhibit 'A', will withdraw their offer of employment. If any applicant refuses to submit to the tests, the offer will be withdrawn.

Reasonable Cause

reserves the right under all applicable laws to test any employee for alcohol and illegal drugs if the employee shows cause. Management, supervisors and lead personnel have been trained to identify symptoms of being under the influence of illegal drugs or alcohol.

Procedure

If a supervisor, manager or lead person identifies a problem, they will ask another supervisor/manager/lead person to confirm the reasonable cause. Both persons will then individually fill out a Reasonable Suspicion Report. After filling out the report and it is decided jointly that reasonable suspicion still exists, the employee will be escorted to a private area where the supervisor/manager/lead person will speak to the person confidentially. The employee will be given a chance to explain. If, after the explanation the supervisor/manager/lead person believes the employee is unfit to perform his or her duties and reasonable suspicion for use of illegal drugs or alcohol still exists, the employee will be asked to go for a test. They will then be transported by to our designated testing facility.

Foreclosing on a Condo/HOA Member's Property

Recovering delinquent fees and assessments from members of a condominium or homeowners association (HOA) can be a headache for the HOA's board. Each homeowner shares a piece of the association's operating costs; when they fail to pay their fees, it prevents the HOA from paying its bills for property maintenance, renovations and utilities in a timely manner, if at all.

If a certain percentage of members are behind in their payments, the significant revenue shortfall drives HOAs to take drastic measures to stay afloat. In some cases, HOAs may force other homeowners to pick up the slack and cover the disparity. In other cases, the HOA may pursue legal action—such as a civil lawsuit or a foreclosure—against delinquent homeowners to recoup the debt.

If your HOA chooses to pursue a foreclosure against a homeowner, consider the risks you might face, and take appropriate risk mitigation steps to limit your HOA's liability throughout the process.

Is Foreclosure the Best Option?

When an HOA forecloses on a homeowner's property, it will take—and usually sell or rent out—the property in repayment for the unpaid fees and assessments. Before pulling the trigger on a foreclosure, it's important to do preliminary research to ensure a foreclosure is the best (and least risky!) option to recoup the debt.

Refer to your HOA's governing documents. Your HOA's bylaws should dictate your right to foreclose. They may

also provide information on how to place a lien (which will be discussed later in this article) on the property. It's important to adhere to your association's governing documents.

Review your HOA's accounting and bookkeeping records. Were all the overdue fees and assessments properly levied in accordance with your HOA's bylaws? Keep in mind that the HOA could be sued by the homeowner if assessments were improperly imposed or fees were actually paid by the homeowner but not properly recorded.

When homeowners fail to pay their fees and assessments, it prevents the HOA from paying its bills for property maintenance, renovations and utilities in a timely manner.

Understand applicable state and federal laws. Debt collection and foreclosures are subject to state and federal laws based on the jurisdiction your HOA operates in. The laws regulate:

- The total amount of debt that the homeowner must accumulate before the HOA can start the foreclosure process
- The minimum length of time the homeowner must be delinquent in payments before the

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Property Management Professional Liability Insurance

Property managers wear many different hats in the course of their jobs. In addition to overseeing the maintenance, security and overall welfare of the properties they manage, at times they may also function as leasing agents, real estate agents, appraisers, consultants or construction managers. To do so, they must be knowledgeable and up to date on zoning regulations, tenant laws, tax information and property values. In addition, they are responsible for making sure lease agreements, purchase and sale agreements, and work orders are complete, accurate and submitted to the proper authorities (when necessary).

Due to the wide array of duties and responsibilities they have and the tight deadlines they operate under, even the most thorough and meticulous property managers inevitably make errors. Whether it's an error of commission, such as entering the wrong information into a purchase agreement, or an error of omission, such as failing to disclose known pollutants, the result is often the same—a lawsuit.

Without the right type of insurance, the cost of defending a lawsuit can be financially devastating for a property management company. Property managers often mistakenly believe their Commercial General Liability policies will protect them from lawsuits stemming from a negligent act, error or omission, but a typical General Liability policy only covers bodily injury, property damage, personal injury and advertising injury

claims. To protect themselves from claims such as negligence, misrepresentation, inaccurate advice, and violation of good faith and fair dealing, property managers must instead turn to Property Management Professional Liability Insurance.

What is Property Management Professional Liability Insurance?

Property Management Professional Liability Insurance (also known as Errors & Omission Insurance) is supplementary liability insurance designed to safeguard a business against a catastrophic loss in the event of a lawsuit due to a negligent act, error or omission by the property manager or someone in his or her employ. The policy covers the sizable legal defense costs incurred during the course of a lawsuit as well as the final judgment if the business owner does not win the lawsuit. In addition to claims of error, omission or negligence, this type of coverage can also be designed to protect against slander, libel and breach of contract. Policies typically do not provide coverage for non-financial losses or for intentional or dishonest acts.

Property management professional liability insurance policies generally have both a claim limit and an annual limit, which is based on the insured's exposure. The claim limit is the maximum amount that will be paid for any single event, and the annual limit is the maximum that will be paid in any one year. Typical limits range from \$250,000/\$500,000 to \$2,000,000/\$4,000,000 and differ

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Checklist

Protecting your property against theft, vandalism and damage is one of the best measures you can take in preserving your investment. First, conduct a building survey to identify the areas in which you could be vulnerable. Then, install deterrents to protect your investment, such as perimeter protection, gates and locks and alarm systems. Consider these safeguards when determining how to best protect your property:

Commercial Property Crime Prevention

COMPLETE

Install security cameras to view outside openings (doors and windows) and connect that to a recorder. Opt for closed-circuit television (CCTV) monitoring that can survey the site around the clock.	<input type="checkbox"/>
Consider hiring guards and/or a mobile patrol service to conduct drive-by checks of the building.	<input type="checkbox"/>
Install an alarm transmission system that triggers when someone enters the building without permission. There are several options to choose from including: direct wire, derived local channel system, McCulloh transmitter, multiplex or radio system.	<input type="checkbox"/>
Install perimeter protection, such as fencing, around the entire property. This provides your first line of defense, and a physical barrier against vandalism and theft. Consider wood stockade fencing, barbed wire or chain-link fencing to deter intruders.	<input type="checkbox"/>
Limit the number of entrances or gates that individuals can use to enter your property.	<input type="checkbox"/>
Place a combination or key-operated lock on all gates. Security padlocks should have a covered shackle to resist bolt cutters and sawing, and should lock on both sides of the shackle.	<input type="checkbox"/>
Place lighting along the fence line to ensure that intruders have no cover in darkness when trying to infringe on your property. Lighting should be placed on all four sides of the property.	<input type="checkbox"/>
Install good interior lighting that is illuminated 24 hours a day.	<input type="checkbox"/>
Place padlocks that can resist hammering, cutting and sawing on cellar doors. Also, design cellar doors made of metal that are impossible to smash open.	<input type="checkbox"/>
Opt for a pitched roof instead of a flat one. A flat roof provides cover for an intruder and is easier to walk on. Also, be mindful that an intruder can remove mechanical equipment placed on the roof (air conditioner, for example) and enter the building through the opening. To deter theft, chain this equipment down to the roof.	<input type="checkbox"/>

This checklist is not intended to identify all hazards, or reflect all requirements of federal, state or local law. Additional measures may be required beyond those identified by this checklist.

The Basics of Property Insurance

Your livelihood is dependent on the survival of your business, so it is imperative that you protect it against any potential threat – big or small. For instance, a fire could destroy your business's warehouse and the contents inside, or a burst frozen pipe could damage important documents and valuable papers. Worse, you could have trouble paying your employees during a loss because your funds are devoted to repairing damage.

If self-insuring is not an option to combat these risks of loss, it is wise to obtain Property Insurance. This coverage comes in many forms to suit your specific needs. Before purchasing coverage, take a complete inventory of all your business property to determine how much you need to insure. This important step ensures you will have adequate coverage to continue your business in the event of a covered loss.

Types of Property you may Need to Insure

- Buildings and other structures (leased or owned)
- Furniture, equipment and supplies
- Inventory
- Money and securities
- Records of accounts receivable
- Leasehold improvements and betterments you made to the rented premise
- Machinery/boiler

- Electronic data processing equipment (computers, etc.)
- Valued documents, books and papers
- Mobile property (construction equipment, etc.)
- Property in transit
- Cargo
- Satellite dishes
- Signs, fences and other outdoor property not directly attached to the building
- Intangible property (goodwill, trademarks, etc.)
- Business contingency for suppliers
- Ordinary payroll
- Extra expenses as a result of loss

Types of Property Insurance Policies

Basic Property Insurance covers losses due to fire or lightning, including the cost of removing property as a way to protect it from further damage. Should you want to purchase more than basic coverage, you can buy a standard policy that provides coverage for extended perils, such as floods, windstorms, hail, earthquakes, acts of terrorism, explosion, riots, smoke, civil commotions and vehicles that damage your property. Beyond that,

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Real Estate and Rental and Leasing (NAICS 53)

The Occupational Safety and Health Administration (OSHA) keeps records not only of the most frequently cited standards overall, but also within particular industries. The most recent statistics from OSHA reveal the top standards cited in the fiscal year 201X for the real estate industry. This top 10 list comprises establishments engaged in renting, leasing or otherwise allowing the use of tangible or intangible assets, and establishments providing related services. The major portion of this sector comprises establishments that rent, lease or otherwise allow the use of their own assets by others. The assets may be tangible, as is the case of real estate and equipment, or intangible, as is the case with patents and trademarks.

DESCRIPTION OF VIOLATION	CITED STANDARD NUMBER	ACV*
1. Hazard Communication - Properly transmitting information on chemical hazards through a comprehensive program, container labeling, SDS and training.	29 CFR 1910.1200	\$394
2. Asbestos - following regulations for asbestos control during construction.	29 CFR 1926.1101	\$1,017
3. Respiratory Protection - Properly administering a respiratory protection program, selecting correct respirators, completing medical evaluations to determine which employees are required to use respirators and providing tight-fitting equipment.	29 CFR 1910.134	\$651
4. Asbestos - Closely following all asbestos exposure regulations and protections to keep employees safe from hazard. Non-construction.	29 CFR 1910.1001	\$1,142
5. General Personal Protective Equipment (PPE) Requirements - Selecting the correct PPE, providing instruction, monitoring its use and maintaining the PPE to standards.	29 CFR 1910.132	\$1,235
6. Wiring Methods, Components and Equipment for General Use - Using proper wiring techniques and equipment to ensure safe electrical continuity.	29 CFR 1910.305	\$843
7. General Electrical Requirements - Ensuring electric equipment is free from recognized hazards likely to cause death or serious physical harm to employees.	29 CFR 1910.303	\$1,761
8. Control of Hazardous Energy (Lockout/Tagout) - Servicing and maintenance of machines and equipment to control hazardous energy.	29 CFR 1910.147	\$1,525
9. Portable Fire Extinguishers - Placement, use, maintenance and testing of portable fire extinguishers provided for the use of employees.	29 CFR 1910.157	\$392
10. Powered Industrial Trucks - Ensuring safety of employees on powered industrial trucks through fire protection, design, maintenance and proper use.	29 CFR 1910.178	\$1,242

*ACV (Average Cost per Violation) - The dollar amount represents the average cost per violation that employers in this industry paid in 2014. To understand the full capacity and scope of each standard, click on the standard number to visit www.osha.gov and view the language in its entirety. Source: OSHA.gov

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Checklist

Securing the Premises

Owners and managers of commercial and business facilities have an obligation to maintain safe conditions for employees and occupants. Most commercial and residential fires result from negligent cooking, improperly discarded smoking materials, negligent candle burning and faulty electrical equipment. To reduce the risk of damage and injury at your commercial property, there are three main objectives that should be satisfied: install proper prevention equipment, inform tenants of risks and establish an effective evacuation plan.

Fire Prevention Planning and Equipment

DONE

Check with local authorities to verify building and fire codes for your premise. Even if a sprinkler system is not required, the National Fire Protection Association recommends installing a sprinkler system for safety and liability. To ensure that the system works properly when and if a fire arises, conduct routine inspections and maintenance.	<input type="checkbox"/>
Equip building with a fire alarm system and smoke detectors, both in units and common areas. Check detectors regularly and change the batteries at least every six months.	<input type="checkbox"/>
Place fire extinguishers in common areas of the building.	<input type="checkbox"/>
Provide adequate emergency lights and exit signs. These items maintain a sense of order and reduce panic in the event of a fire. Routinely inspect these safety materials for damage and reliability.	<input type="checkbox"/>
Establish an evacuation plan for your tenants. At each exit and on a posting's board, display a floor plan of your building with the exits and a primary and secondary escape route clearly marked. Provide this information to your tenants when they move in, renew their leases or semi-annually as a reminder.	<input type="checkbox"/>

Tenant Safety Recommendations

DONE

Never leave cooking food unattended.	<input type="checkbox"/>
Exercise caution with smoking materials. Discard them in ash trays and never throw the ashes in the trash. Instead, flush them down the toilet.	<input type="checkbox"/>
Never leave burning candles unattended. Always place candles in proper holders on a sturdy surface away from children, pets and materials that could catch fire.	<input type="checkbox"/>
Unplug appliances when not in use.	<input type="checkbox"/>
Place space heaters at least three feet away from items that could catch fire. Always unplug and turn them off before going to bed.	<input type="checkbox"/>
Check smoke alarm at least twice per year and change the batteries	<input type="checkbox"/>
Practice a safety evacuation plan and be familiar with the building's exits.	<input type="checkbox"/>
Never use an elevator during a fire; always use the stairs.	<input type="checkbox"/>
Keep a fire extinguisher in the unit.	<input type="checkbox"/>
Never paint any fire sprinkler, never hang anything from any part of a fire sprinkler system, never stack items close to fire sprinklers (at least 18 inches below fire sprinkler heads); and always report damage to any part of a sprinkler system immediately.	<input type="checkbox"/>

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Protecting Vacant Real Estate Property

In a time when layoffs and foreclosures are widespread, your firm may be forced to manage vacant real estate. The insurance risks and liabilities associated with owning vacant property can be extensive, and to ensure you are adequately protected, it is important to know these risks. In addition to purchasing comprehensive insurance coverage, there are numerous preventive strategies for maintaining vacant properties to reduce risk and liability.

Potential Risks

There are a host of risks and concerns associated with owning vacant property. Vacant buildings are an obvious target for theft, trespassing and vandalism. For example, the rising cost of copper has given rise to an increase in the theft of copper pipes from vacant properties. In addition to any loss or property damage that may occur, keep in mind that the owner of a property can be held liable for criminal activities or accidents that take place on the premises.

In addition, vacant properties are susceptible to undetected damages, such as fire, water damage, electrical explosions, wind or hail damage, and mold. A study by the National Fire Protection Association shows that approximately 31,000 fires occur every year in vacant buildings, costing \$642 million annually in direct property damage. Many of these incidents occur in vacant buildings due to small, undetected maintenance issues (where someone in an occupied building would have recognized and handled the problem before it caused a larger loss).

In certain facilities, there may also be environmental hazards that the owner needs to consider. Facilities that

are used to store chemicals or other pollutants should ensure that such materials are removed or securely stored – the owner may be held liable for any hazardous materials that contaminate groundwater or other nearby natural resources. Also, underground fuel tanks present serious challenges and thus should be frequently and carefully inspected by professionals.

The insurance risks and liabilities associated with owning vacant property can be extensive.

Other Ways to Mitigate Risk

In addition to extending coverage, there are some simple steps that owners of vacant property can take to limit their risk and liability.

Prevent vandalism – Notify local authorities of vacated properties so they can watch for criminal behavior. Maintain an “occupied” appearance to the property—mow the lawn, have mail forwarded or picked up regularly and install light timers and/or a security system.

Limit liability – Make sure property is free from significant hazards (broken railings or steps, broken windows, etc.) that could cause injuries to anyone on the property—this could include police officers, maintenance workers, firefighters or even trespassers.

Avoid damage – Performing regular maintenance on the property can decrease the odds of sustaining damage.

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Checklist

Residential Property: Selecting Tenants

Owning residential rental property can be a good investment for your future. However, if you end up with bad tenants the experience can go south quickly. To prevent possible problems, consider these recommendations when looking for tenants for your rental property:

General Suggestions

Require potential tenants to complete a rental application. Things you should ask about in an application include, but are not limited to: <ul style="list-style-type: none"> - Income - Employment - Credit history - Rental History Also, ask if they have: <ul style="list-style-type: none"> - Children - Pets - Vehicles 	<input type="checkbox"/>
Make sure the application outlines the length and terms of the lease, the cost of rent and the security deposit required.	<input type="checkbox"/>
Require a small deposit be turned in with the application to hold the property while you conduct credit, rental and background checks.	<input type="checkbox"/>
Properly screen all applicants to determine their credentials. Do not rely on their word to validate their background and credit history. Tenants should be informed that their credit and references will be checked in accordance with the Data Protection Act.	<input type="checkbox"/>
Become familiar with the Federal Fair Housing Act that prohibits discrimination in renting practices based on race, religion, national origin, gender, age, familial status and physical or mental disability.	<input type="checkbox"/>
Refuse applicants based on legitimate business reasons, such as poor credit or bad rental history, and not for personal reasons. This will protect you from discrimination suits.	<input type="checkbox"/>
When renting out your property, make all tenants sign a Tenancy or Lease Agreement. Outline who will pay for utilities, take care of snow removal, maintenance duties, lawn care and similar responsibilities.	<input type="checkbox"/>
Include the insurance requirements of both parties, such as the landlord's responsibility to insure the building and premises and the tenant's responsibilities to insure all contents.	<input type="checkbox"/>
Include with the Lease Agreement documentation noting the full inventory and condition of the rental property before the tenant moves in.	<input type="checkbox"/>

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PLAYING IT SAFE

PROPERTY MANAGEMENT

Property Management With Safety in Mind

Follow these workplace hazard precautions

As a property manager, you have an important responsibility. Building tenants and owners all rely on you to keep the property safe, orderly and functioning. However, there are also many hazards relating to your property management duties, including dealing with unruly people, performing a wide variety of repairs and tasks and facing countless unknown risks on each property.

Your safety is just as important as the tenants occupying the premises, so keep the following precautions in mind.

- Always watch out for your personal safety when dealing with the public. Sometimes people can become violent, angry or act unpredictably for no reason or over a seemingly minor issue. You may experience stress with someone else over lease agreements, parking zones or when dealing with complaints and disputes.
- When collecting rent or carrying large amounts of cash, always keep your eyes out for others. To be less vulnerable, make frequent trips to the bank during regular business hours. It is also wise to let someone else (spouse, significant other, close friend, etc.) know your daily routine in case you cannot be reached. This could indicate to them that you are in danger and need assistance.
- Conduct frequent safety inspections to identify potential hazards, such as uneven pavement, puddles of oil or water in walkways, faulty door locks, etc. Fix these problems immediately or hire someone to do so.
- Limit access to the property by installing locks on all entrances. Also install adequate lighting to deter intruders, especially in more desolate areas of the building. It is also wise to manicure the landscaping often so that there are clear views around the property.
- Communicate hazards with your tenants by placing signs on defective equipment or by restricting them from areas that are being repaired.
- Do not try to perform services that you are not properly trained on, such as HVAC work, plumbing repair, etc. If you attempt to repair or replace something without expertise, you may unnecessarily hurt yourself and/or may damage the property.
- Always use caution when working on electrical equipment, as these items can pose shock hazards.
- Be mindful of crush dangers when working near fans, elevators and trash compactors.

Be safe and healthy on the job at
with these helpful tips
provided by **Gartman
Insurance Agency Inc..**

**“Always advise the
owners of liabilities
and risks, and
follow up to make
arrangements for
any necessary
corrective actions.”**

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safety matters

Property Management
Toolbox Talks for

From your safety partners at Gartman Insurance Agency Inc.

Safe Lifting Methods

Lifting is a common activity, and it is often forgotten that there are proper techniques that need to be followed to avoid injury. In fact, lower back injuries are the most common work-related injury cited by the Occupational Safety and Health Administration (OSHA).

Safe Lifting Basics

Safe lifting plays an important role in keeping your back healthy and you safe. There are safe lifting techniques that take strain off the lower back area:

- Look over the load. Decide if you can handle it alone or if you need assistance. When in doubt, ask for help. Moving an object that is too heavy or bulky can cause severe injury.
- Clear away any potential obstacles before beginning to carry the object. Be mindful of furniture and other potential hazards.
- Support and propel the object while carrying it; your grip should be firm. Carrying objects will change your balance. To keep this to a minimum, hold the load close to your body and to your normal center of gravity, between the legs and shoulders.
- Use good foot positioning. Your feet should be shoulder width apart, with one foot beside and the other foot behind the object that you are going to lift. This allows you to use the full power of your leg muscles. Leg muscles are stronger

and more powerful than back muscles, so let your legs do the work.

- Bend your knees. Bending over at the waist to reach for the object you want to lift puts strain on your back, shoulder and neck muscles.
- Keep your arms and elbows as close to your body as you can while lifting. If you have to stretch your arms out completely away from your body, ask for assistance with the lift.
- Use your feet to change direction. Don't twist your body. Twisting adds to the stress of the lift and affects your balance.
- To lower the object, bend your knees as you did to pick it up. To place the load on a cart or other elevated surface, set it on the edge and slide it into position. Make sure your hands and feet are clear when lowering the load.

Safe lifting of heavy objects requires training and practice. And when equipment is available, it should be used to lift and carry heavy objects. Loaders, forklifts and hoists are designed for this purpose.

Team Lifting

When another person is helping you lift, teamwork is very important. If you're going to be carrying the load to another location, both of you should coordinate this prior to lifting the object. Check the route and clearance. One worker needs to be in a position to observe and direct the other. Lifting and

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