

# Loss Control Checklist



## Lower Your Risk Together

This document provides risk control measures that owners can undertake to prevent or lessen losses. Each building is unique and this list is not exhaustive nor is each recommendation appropriate for every building. However, with some simple changes and paying special attention to mitigating common risks, you can reduce the chances and severity of losses while protecting your investment and providing peace of mind to owners.

Awareness and education are critical and an effective risk management plan must include owner engagement, property management commitment, a solid process and guidelines, as well as emergency preparedness to minimize the impact when something does go wrong.



### Education & Awareness



### Loss Prevention



### Proactive Maintenance

90% of all outcomes that are predictable are preventable.

Let Us Protect You.



## Roof/Windows:

- The owner or tenant should undertake commercial gutter cleaning on a biannual basis and additional emergency cleanings as necessary.
- Consider installing heat tracers or invest in an energy audit to identify areas of draft and gaps in insulation which lead to snow and ice damming during winter months.
- Talk to your roofing inspector for recommendations on snow removal.
- Repair chips or cracks quickly to reinforce the glass and maintain its strength.
- Re-caulking around windows to fill cracks and gaps will assist with reducing water damage and condensation.
- Have skylights inspected once a year and cleaned from the outside at the same time. Report any discolouration or mould that is visible to avoid larger issues arising within the roof structure.

## Exterior Areas

- All buildings should implement a mandatory seasonal drain clean.
- Is there adequate lighting around the building and grounds?
- Keep stairs and walkways clear of debris and obstructions. Use formal incident reports and reporting procedures to address any fall hazards immediately.
- Enforce strict no-smoking rules in buildings and the grounds immediately around the buildings.
- Check that tenants keep any sources of open combustion such as barbeques at least three metres from windows and doors and keep a fire extinguisher on hand.
- Ensure all heaters and cords are used in compliance with owner manuals and are UL-approved and CSA-certified. They are not to be used on a permanent basis.
- Ensure tenants have access to proper storage and disposal of any combustible materials (oily rags, painting supplies, ashes, etc.)