

Loss Control Questionnaire:

Residential Property Managers

Provided by Plan Insurance Brokers



Examine Your Risk

Even if a property manager only looks after a single space, they face innumerable exposures—exposures that can come from a variety of sources, leading to thousands of pounds in damages and loss of income potential in an instant.

Thankfully, assessing your exposures and taking the appropriate precautions can go a long way towards protecting your business. This proactive approach is particularly important when it comes to identifying and avoiding gaps in your risk management programme. In many cases, insurers will require property managers like you to have certain policies and procedures in place in order to obtain or maintain cover.

This questionnaire gives property managers the opportunity to review risk categories specific to their operations and take action to address those risks.



PROPERTY				
Property - General	Yes	No	N/A	Notes
Is the building in good condition overall?				
Is the roof in good repair with no visible water intrusion marks?				The age of the roof should be taken into consideration—a thorough roof inspection can provide you with invaluable information.
Is the electrical wiring in good repair?				Wiring must be compliant with BS 7671.
Are there adequate fire extinguishers in common areas?				Fire extinguishers should be available in all common areas. Further, all fire extinguishers should meet BS EN 3 standards.
Is a no-smoking policy in place?				Smoking, if allowed, should be limited to outdoor areas and away from any hazards.
Are tenants banned from barbecuing on balconies?				Gas and charcoal barbecues on balconies should be banned.
Is rubbish removed and not allowed to pile up?				Accumulating rubbish presents a fire hazard and may even attract wild animals and pests.
Are fire detection systems installed? Are they inspected and tested regularly?				
Is landscaping completed on a regular schedule? Are trees trimmed away from the building as part of landscaping duties?				Vegetation that's too close to the building can damage property during storms as well as create significant fire hazards.
Are appliances inspected before new tenants move in and at regular intervals?				Faulty appliances could cause gas leaks, electrical fires or water damage.

Do you have a qualified person or group of people in charge of making property repairs and addressing maintenance requests?				Only qualified people (eg plumbers and electricians) should make repairs.
Is there a system in place to ensure tenants report property damage? Does that system ensure repairs are made in a timely manner?				

Sprinkler System	Yes	No	N/A	Notes
Is there an automatic sprinkler system installed? Is it designed for the hazard?				Sprinkler systems are often required in flat complexes by local regulations. Even if the system is not required by law, insurers often require policyholders to install one.
Is the sprinkler system inspected at least annually? Does it pass these inspections?				
Is the dry riser outside the building easily accessible?				This must be accessible so the fire brigade can pump more water into the system.
Does the complex require a wet riser? If so, is it easily accessible?				Wet risers are required in buildings taller than 50 metres to allow the fire brigade to pump water to every level.
Are sprinkler riser valves supervised (eg locked open or electronically monitored)?				
Are employees trained on what to do if a sprinkler is ever damaged and opens?				In the event a sprinkler head is accidentally broken and goes off, it's critical to shut down the water to avoid further water damage.
Are tenants instructed to never block sprinkler heads?				For most sprinkler systems, 45 centimetres of clearance below sprinkler heads must be maintained in order for it to work properly.

PUBLIC LIABILITY				
Premises	Yes	No	N/A	Notes
Are tenants required to sign leases prior to moving in?				Leases should be reviewed by legal professionals and include information on lease default, liability and penalties.
Are floor surfaces clean and dry?				
During winter, are the car park and pavement clear of snow and ice?				Shovelling should either be done by a qualified employee or be completed by a third-party contractor.
Are walkways well-lit, especially entrances, exits and stairways?				
Are exits clearly marked and clear for an emergency exit?				
Are restricted or potentially hazardous areas marked with proper signage?				
Does the complex have adequate smoke and carbon monoxide alarms?				
Is the complex compliant with all relevant UK fire safety regulations?				Residential properties are required to comply with the Regulatory Reform (Fire Safety) Order 2005 .
Is the car park in good repair with well-marked spaces?				
Is there a security system place? Does it include cameras?				

If pets are allowed, are residents required to take precautions to ensure the pets do not bite someone?				Pets should be kept on leads when they are outside the building or in common areas of the complex.
If your facility offers on-site laundry, are rules and instructions clearly posted?				
If there is a fitness centre on-site, and is access limited to those who have signed a waiver?				
Is access to master keys to unlock units restricted to designated employees?				
Is mould inspection or testing done regularly?				Mould can create serious indoor air quality and health concerns.
Are air ducts cleaned regularly?				
If there are lifts on-site, are they inspected regularly by a qualified person?				
Are precautions taken to protect your tenants' confidential and financial information when they use the internet?				

Playground (If Applicable)	Yes	No	N/A	Notes
Are playground equipment and surfaces designed to meet all relevant UK standards?				Playground surfaces and equipment must meet both BS EN 1176 and BS EN 1177 standards.
Is playground equipment inspected regularly?				

Is the playground supervised? If not, have you posted signage and put liability agreements in place?				Measures should be taken to ensure children are not using playground equipment unsupervised.
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Swimming Pool (If Applicable)	Yes	No	N/A	Notes
Is the pool designed to meet all relevant UK standards?				Swimming pools must meet both BS EN 15288-1 and BS EN 15288-2 standards.
Is the pool gated and secured?				
Is appropriate safety signage placed around the pool?				Signage can include 'No Running' and 'No Diving' signs. It should also include any warnings regarding water depths or other pool hazards.
Does your pool have non-slip ladders and surfaces?				
Is access to pool chemicals limited to authorised employees only?				
Is the pool supervised by a lifeguard? If not, have you posted warning signage and put liability agreements in place?				Lifeguards should have a National Pool Lifeguard Qualification and proper first-aid training.

EMPLOYERS' LIABILITY				
General	Yes	No	N/A	Notes
Do you support return-to-work?				This can be a written programme, a list of light-duty tasks or evidence in past claims of bringing employees back.
Is there a written safety and health plan?				
Is chemical training done, specifically on cleaning chemicals?				Mixing incompatible cleaning chemicals can result in very toxic vapours.
Are Safety Data Sheets (SDS) available?				
Is there an eyewash station available?				
Are employees trained on first aid? Is a first-aid kit available?				
Is good housekeeping practised?				Floors and aisles should be clean with no tripping hazards.
Are stairways in good condition and equipped with non-slip treads and sturdy handrails?				
Are ladders and stools in good repair?				
Are rubbish and recycling compactors guarded properly and tagged with instructions for use?				
Is there a training programme for new staff?				
If you perform your own grounds maintenance, is all of your equipment properly guarded?				Mowers, trimmers and similar equipment that is missing guards can cause serious injuries.

CRIME

General	Yes	No	N/A	Notes
Are your doors equipped with deadbolts? Are windows tamper-proof?				
Is the car park under surveillance?				
Is there an alarm system in place?				
Are background checks performed for employees?				

MOTOR

All Drivers	Yes	No	N/A	Notes
Are drivers at least 17 years old?				
Do drivers have an acceptable driving record?				An acceptable driving record typically means the driver has no penalty points or disqualifications. Click here to conduct a driving record check.
Is there a policy in place on electronic device usage? Is it properly communicated to drivers?				Employees should not use handheld electronic devices while driving (hands-free devices are acceptable).
Is there a policy in place on seat belt usage? Is it properly communicated to drivers?				

Are expectations for safe driving communicated to drivers?				
Are inspections conducted on vehicles before each shift?				Whether company-owned or personal, all vehicles should have a basic check done.

Company-owned Vehicles	Yes	No	N/A	Notes
Are company vehicles on a regular maintenance plan?				
Is the personal use of company vehicles prohibited?				

Employee-owned Vehicles	Yes	No	N/A	Notes
Is evidence of personal insurance reviewed and kept up to date?				