Hotels, Motels and Conference Centers

Best Practices

(Auto, GL, WC, Property, Completed Products, Liquor Liability)

Automobile Liability

Personal Vehicles

Are personal vehicles ever used for company business? Confirm the existence of underlying personal insurance at acceptable limits for those employees.

Inclement Weather

Does the business require drivers to turn on their vehicle's headlights before dusk, and use extra caution when driving in bad weather? In addition, drivers should not exceed posted speed limits. Drivers should also maintain sufficient stopping distance from vehicles ahead of them. Are drivers instructed to use their own judgment about returning to the premises if road conditions become particularly hazardous?

Driving at Night

Are drivers ever required to operate their vehicles during hours of darkness? Aside from reduced visibility, driving at such times can lead to fatigue. Have all workers who drive for business purposes been trained to recognize common signs of driver fatigue, such as frequent yawning, lane weaving, and blurry vision? Have they also been instructed to pull over and rest or to revive themselves by drinking a caffeinated beverage?

Driver Fatigue

Is the business careful to avoid scheduling drivers from spending too many hours on the road? The business should also not schedule too many trips for one driver to avoid rushed trips to meet travel deadlines. Does the business have drivers available 24 hours a day, or must special arrangements be made for late-night trips? It is a positive sign if the business offers driver safety training for all employees. Drivers should be trained, and vehicles equipped, to drive in inclement weather, if necessary.

Driving Distractions

Determine the types of electronic distractions that are present in the business's vehicles, or any vehicles used by the business's employees while engaged in company business.

Unfamiliar Locations

How often do drivers go to new or unfamiliar locations? When drivers venture into unfamiliar territory, what kind of navigational assistance does the business provide - maps or GPS units? Are the most expedient routes planned out in advance? Are any of the business's vehicles equipped with built-in or portable GPS devices that can help drivers find their way around unfamiliar areas? If so, this is a positive sign.

MVR Checks & Driver Training

Determine the number, ages, training, and experience levels of the business's drivers, and obtain their motor vehicle records (MVRs). Some companies will hire those younger than 25 for both part- and full-time driver positions. If so, a youthful operator exposure will exist. Does the business offer safety training courses for its drivers?

Personal Use of Company Vehicles

Does the business permit employees to take company vehicles home at night? The business would be held liable should a family member cause property damage or physical injury while driving a vehicle belonging to the company. If the business allows personal and family use of company vehicles, are drivers limited as to where and when they can take the vehicles? The business should provide a list of family members who are permitted to operate company vehicles so that MVRs can be reviewed.

Valet Parking

Does the business offer valet parking as a service to its patrons? What are the qualifications and training of the business's valet drivers? Valet drivers should all have valid drivers' licenses from the state in which they reside, and an MVR review should be conducted to determine their driving history. Are valet drivers instructed in the proper operation of both manual and automatic transmissions?

Parking Security

A gated exit with a ticket booth and parking attendant will also help to discourage car theft. The business should have a security service patrol the parking lots throughout the day and employ the use of closed-circuit security cameras to monitor parking lots where patrons' vehicles will be parked. What methods are used to restrict access to parking lots and garage facilities owned by the business? Are automatic gates installed at all entrances to parking garages, which can be opened only with a current key card? Is the lighting in parking areas bright enough to discourage criminal activity?

Reporting Vehicle Damage

What are the business's procedures for reporting vehicle damage to the management and customers? A detailed report should be filed describing the vehicle and the nature of the damage. The report should also contain a description of the cause of the damage, if known.

Vehicle Maintenance

All the business's vehicles should be regularly maintained, inspected, and repaired promptly, as needed. What kind of preventive maintenance does the business follow? It is a positive sign if the business contracts vehicle maintenance out to experienced mechanics. Are the business's mechanics certified in Automotive Service Excellence (ASE)? Employees should not be permitted to repair or assist in the repair of company vehicles.

General Liability: Premises and Operations

Restricted Areas

Are "Employees Only" signs posted outside of all areas from which visitors are prohibited? A qualified employee should accompany and monitor any visitors who are permitted into restricted areas. What is the business's maximum occupancy level? How does the center ensure that it does not exceed safe occupancy levels?

Safety Committee

A safety committee that meets at least once a month to review safety issues and problems is a positive sign. The plan should cover fire safety (including fire prevention and evacuation procedures), security, and housekeeping/maintenance.

Life Safety Code

Is the structure in compliance with all local building and fire codes and with NFPA 101-2009, Life Safety Code? Are individual guest rooms in the business's hotel equipped with smoke detectors and sprinklers?

Evacuation Plan

Regarding this industry, a proper evacuation plan should stress both swiftness and an orderly process in getting guests out of the building. Is there an adequate number of accessible, properly illuminated emergency exits that are equipped with panic hardware? Are exits clearly marked and unobstructed to allow for the expedient evacuation of visitors in the event of an emergency? A public address system is essential so that emergency instructions can be heard by everyone on site. Have all staff members been fully trained in emergency evacuation procedures? Determine how often fire drills are conducted. Does management conduct regular fire drills? Specific employees, usually from the safety or security staff should be designated to respond to fires or other emergencies and should be assigned specific tasks to avoid confusion (e.g., clearing certain floors, running the broadcast system, working fire extinguishers or fire hoses). Employees should be trained to begin evacuating guests on the floor where the fire is located and those immediately above and below it and then to move throughout the building in an orderly manner, placing chalk marks on the doors of all rooms that have been checked. Employees who are responsible for evacuating guests should be trained to give special assistance to handicapped individuals and should be trained in first aid and cardiopulmonary

resuscitation (CPR). It is a positive sign if the business has reciprocal agreements with nearby hotels to borrow some of their safety or security personnel to assist during an emergency.

Smoke and Fire Alarms

The building should be equipped with smoke and fire alarms, and these devices should be tested regularly to ensure proper functioning. It is worth noting that some hotels have installed special smoke or fire alarms in rooms for hearing-impaired guests. Has the business made any such provisions, or taken other precautions to ensure that the safety of hearing- or visually impaired guests is tracked during an emergency? How does the business ensure that hearing-impaired guests are assigned to these special rooms?

Evacuation Maps

Every hotel must post fire safety messages that give floor plans, the location of the room to all nearby fire exits, evacuation directions and other safety information prominently in all guest rooms (preferably on the back of the room door), meeting rooms, and public areas. Where are the business's safety signs posted and what information is included? In the United States, some hotels offer an in-room video on hotel fire safety, such as the American Hotel & Lodging Association's (AH&LA) Guest Safety video. Does the business offer such videos? Many hotels provide a closed-circuit television channel where they display hotel-related information, including what safety procedures to follow during an emergency. Does the business have such a channel, and if so, what does it include on fire safety?

Central Station Alarm

Is there an NRTL-listed central-station alarm that is monitored at all times by a hotel employee? The alarm system should indicate the exact location of a fire and should be designed to allow the alarm to sound only in certain rooms, floors or areas, or throughout the building, depending on the situation and the decision of the safety manager. A voice annunciation system that allows the switchboard operator or a designated employee to broadcast messages and evacuation directions to specific rooms and areas, as well as the whole facility, is a positive sign.

Switchboard Operation

Upon hearing alarms, many guests call the switchboard for details or instructions rather than following the directions on the fire safety signs in their rooms. All operators must be trained to give evacuation instructions and to remain calm in a crisis. All switchboards should be equipped with written instructions and directions to which operators can refer in an emergency.

Proper Egress

Are there sufficient and well-illuminated fire exits, and are all stairways and other escape routes properly marked and maintained? It is essential that the housekeeping and maintenance staff be trained not to block exits with carts or equipment. In the case of high-rise buildings especially, are there enclosed stairwells or "fire towers" to provide smoke-free egress to the ground floor or roof? Newer buildings may have scaled acoustical windows that are difficult to break and, therefore, impossible to use as an exit.

Slip/Trip/Falls

Visitors will be exposed to many hazards, but primarily slips, trips, and falls. Many accidents are attributable to poor housekeeping and/or faulty maintenance. What is the level of housekeeping in and around the business's premises, including guest rooms? Aisles, hallways, reception areas, ballrooms, exhibit halls, meeting rooms, conference rooms, and other walkways should be free of debris and clutter. What is the condition of the business's floors and floor coverings? They should be cleaned (e.g., vacuumed, swept, mopped) regularly and kept in good repair. Floors that are not carpeted should be waxed using a nonskid compound. Worn, torn, or frayed carpeting should be repaired or replaced immediately. Trash should be removed daily. Cords and wires should be routed along or run inside walls and should be kept away from the walkways. Wires that must cross walkways should be kept covered with mats or taped down. Spills should be cleaned up immediately, and "Caution - Wet Floor" signs should be placed over affected areas. Is there adequate space between desks in office areas? Also, there should be adequate aisle space for visitors to walk between exhibits, displays, artwork, plants, and other furnishings.

Restroom Maintenance

All restrooms and bathrooms should be maintained regularly and adequately. Slips and falls could occur if floors are not kept clean and dry, or if wet areas are not marked indicating the floor is wet and caution should be exercised. Bathtubs and shower stalls in guest bathrooms should have flooring that will provide traction and be equipped with handrails to help prevent falls. Plumbing leaks should be repaired immediately as wet ceramic floors can be very slippery. Are the business's public restrooms easily accessible to all visitors? All restrooms and bathrooms should follow all regulations governing health, cleanliness, and access.

Furniture Condition

What is the condition of the furniture on the business's premises both in areas for the general public and also in the hotel's private rooms? What furniture is present in each room? In private areas, such as bedrooms, most will contain one or two beds, a dresser, desk, two or three chairs and, possibly, a table. Lamps may be mounted to headboards, tables or walls; some may be freestanding floor lamps. All lamps should be NRTL-listed. Some hotels provide fold-up beds or cribs for children. Cribs in particular should be sturdy and should not have pinch points where fingers can be hurt. Nontoxic finishes and accessories should be used on cribs. Who sets up the beds or cribs? If guests set them up, are adequate instructions provided and assistance offered? All furniture should be in sturdy condition, and free of protruding nails, screws, and splinters. Shelving should be firmly secured to the wall. Freestanding shelves and display units should be solidly constructed and level or anchored to the floor to prevent toppling. To reduce the possibility of injuries sustained from collapsing tables and seating in exhibit rooms, tables, chairs, and displays should be of solid construction. Control of premises hazards should also include inspections of all furniture as it arrives to ensure stability and structural soundness and periodic inspections. As a result, furniture should be periodically inspected and repaired as needed. Who is responsible for inspecting and maintaining the business's furniture, and what are their qualifications?

Safety Glass and Revolving Doors

Large expanses of glass should be conspicuously etched or otherwise marked. In the United States, although several states have passed legislation requiring the use of safety glass in doors and panels, it usually applies only to new installations or replacements of broken glass. Revolving doors should be equipped with speed governors and should be collapsible.

Stair Safety

If there are stairs on site, they should be well lit and equipped with sturdy handrails. Are stair treads covered with nonskid material?

Elevators & Escalators

If the business operates in a multi-storied building with an elevator, has the elevator been inspected and certified by a qualified professional? Escalators should include easily accessible and visible emergency stop buttons; nonslip landing and tread surfaces; and signs advising visitors to hold on to handrails and to supervise any children. Have escalators been designed to prevent riders, especially children, from sliding down the handrails and the covered areas between escalators? Stair and escalator railings should have obstructions to prevent people from sliding down them. Accidents have occurred when escalators stopped suddenly, reversed direction without warning, or when escalator stair treads have collapsed, allowing visitors to fall into the escalator machinery. Claims may be filed by people who hit their heads on overhead guards that sometimes are installed at ceiling intersections in escalator wells, even though such devices are intended to warn and protect members of the public from injuries. Do the business's escalators have sufficient headroom at ceiling intersections? Elevators should also have several emergency features, including an emergency stop button and emergency phones. "No Smoking" signs should be posted inside all elevators and in all elevator lobbies. Can the elevators be programmed to return automatically to the ground floor in the event of a fire? It is a positive sign if elevators have a mechanism that allows fire department personnel to operate them in an emergency. Elevators should have an emergency power source so they can continue to operate in the event of power failure. It is recommended that a mechanical check of all elevators is conducted by the business's maintenance employees daily. Does the business keep records of all inspection dates, breakdowns, and repairs?

Power Failure and Emergency Lighting

Power failure occurs with nearly every fire; is emergency lighting available? Bright lighting should accompany alarms and clear verbal commands; it can become even more difficult to see in hotel hallways that become filled with smoke. Is there a backup generator for the elevators? Because many guests will head for elevators during a fire, signs should be posted instructing them to use stairs instead, and clearly labeled stairwells should be located near the elevators. Verbal commands to avoid using elevators also should be given. It is a positive sign if the business's elevators are programmed to return to and remain at the lobby level as soon as a fire alarm sounds.

Attractive Nuisances

Determine whether certain amenities, such as decorative or functional architectural features, could be considered attractive nuisances and whether adequate precautions are taken on a

routine basis to protect young children from possible injury. Among the potential hazards are fountains, electronic gadgets (e.g., computer directory terminals), lighting fixtures, and special displays, such as interactive exhibits.

Fountains or other climbable architectural features and sculptures should be barricaded off by greenery (plants), ropes, or furniture. Signs also should be posted warning visitors that touching or climbing on fountains and other large decorative pieces is prohibited. Visitors may sustain electrical shocks from improperly grounded or maintained electrical equipment. Some events will require electrical wiring for machines being used in displays.

Ongoing Construction

In an effort to accommodate as many functions as possible, many hotels, motels and conference centers will continually update the facility's infrastructure (i.e., seating, room sizes). Also, some exhibits and displays will require some intricate and/or complex construction work prior to the event. Such projects should be properly supervised, and adequate measures taken to protect the public from construction site hazards and to facilitate the flow of traffic around construction areas. Are all arrangements coordinated with the building contractor? Building renovations and construction operations frequently are planned so that the premises can remain open for business. All areas where on-going construction work is being performed should be barricaded off from the public when and where possible. Yellow cautionary tape, solid plywood dividing walls, and/or protective netting should be used to prevent the public from entering such areas.

Criminals

The business may be held liable for damage and injuries resulting from criminal acts, particularly those due to inadequate lighting and security. Is lighting throughout the facility, especially in parking areas and around automated teller machines, bright enough to discourage criminal activity? Areas where visitors may wait outside the facility, such as bus stops and taxi stands, should be well lit and have obvious security measures (e.g., surveillance cameras or security guards patrolling the area). Shrubs, trees, and other objects may obstruct vision and provide convenient hiding places for potential criminals. Exterior landscaping should neither obstruct vision nor provide areas where criminals could hide.

What type of security system or plan does the business have in place? Guests might feel a false sense of security while away from home, particularly if on vacation, and, therefore, will disregard normal safety precautions and entrust their safety to the business. The most frequent security-related claims involve assaults on guests on the hotel property or even within the building itself. While some of these assaults have been committed by burglars surprised by guests, the majority have occurred in poorly secured and inadequately lit parking areas, walkways, or corridors. What is the level of lighting in these areas? Are these areas of the premises monitored by surveillance cameras?

Security Patrol

Does the business have a security patrol? Are security personnel employees of the hotel, or is a guard and patrol service used? Assess the training the security staff has received. How many employees are assigned per shift? What areas are patrolled? In addition to obvious isolated and outside areas, guards should patrol the lobby, stairwells, meeting rooms, and all guest room

floors. Is the security staff in uniform or plainclothes? Many hotels feel that uniformed guards detract from the image they wish to project, but in high-crime areas, a visible security presence may help deter criminals and reassure guests. Depending on their role in different situations, hotels, motels and conference centers and their guards may be held liable for bodily injury and/or property damage while performing protection work. Guards may accidentally injure bystanders or break valuable items while patrolling a location, conducting a surveillance operation, or pursuing a suspect. What standard operating procedures does the business have in place?

Does the business document all security precautions and inspections/patrols? A system that tracks a security officer's progress electronically can help prove that the hotel provided adequate security. Written reports by security staff and management will also assist in the defense of a claim if the business can demonstrate that such records are consistently kept and that all problems are investigated and handled promptly.

Firearms

Firearms are sometimes kept on the premises as a defense against attempted robbery. Do any of the business's security personnel carry guns? What training have such employees had, and how is access to the guns controlled? Large sums may be awarded, and damaging publicity can occur if a patron or innocent bystander is injured or killed through the negligent use of a gun by an employee. Most guards do not normally carry guns. Do any of the business's employees carry firearms or other concealed weapons (e.g., pocketknives, pepper spray)? If so, for what purpose? Guards may also carry weapons to protect themselves in situations where their lives are threatened. The misuse of guns or gun accidents (e.g., dropping a gun, bullets ricocheting, or wild firing) could result in bad bodily injury and/or property damage. It is highly recommended that the use of weapons be discouraged. However, if it cannot be avoided, the business should determine all laws pertaining to the use and ownership of firearms in the business's state of operation.

Collapse Possibilities

Special attention to collapse possibilities should be given in the case of remodeled buildings where supports may have been removed or weakened. The business should consider the maximum load and capacity for each area of the facility, especially for architectural features such as elevated walkways.

Balconies

Balconies also may cause a special exposure. Do individual guest rooms have balconies? Are guests allowed access to them? Many incidents in which people have fallen or jumped from balconies involved excessive drinking of alcohol. However, leaning on a loose railing or tripping on an uneven walking surface can also result in a dangerous, possibly fatal, fall. Assess the condition of all balcony railings. How often are balcony platforms and railings inspected for structural integrity and strength? Some hotels bolt doors and windows shut or limit the extent to which they can be opened to prevent guests from going out onto the balcony or falling out of windows. However, such measures may violate fire or building codes requiring a certain number of exits or a certain amount of ventilation.

Large Events

Additionally, does the business ever host or rent the facilities for events, such as private parties, banquets, or wedding receptions, which may draw larger-than-usual crowds in its restaurants? The business should not book events for more than the maximum occupancy limits. Are the business's employees responsible for crowd control? All employees should be trained in emergency evacuation procedures.

Locks/Room Access

What type of locks/room access system does the hotel have to provide to guests? Most larger hotels, and even many smaller establishments, have switched from metal keys to card key locks that are safer because the old key is thrown out and the lock reprogrammed for each new guest. This eliminates the security problems that arise if a guest loses a metal key, which usually has the room number stamped clearly on it. Most hotels do not bother to change locks if a guest loses a metal key, which compromises the security system. Most hotels will have connecting doors between rooms. Are locks on both sides of these doors secure (e.g., deadbolts), and are guests (and the housekeeping staff) advised to check these locks periodically during their stay?

Recreational Facilities

Recreational facilities also present a major exposure. What special events or activities does the hotel provide for guests? Swimming (either beach or pool), boating, horseback riding, golf, snow skiing, and ice skating are popular sports and many hotels depending on location and season - are chosen largely because of the facilities they offer. Other sports or activities can include skin or scuba diving, surfing, water skiing, skeet shooting, and hang gliding. Most of these activities/facilities, especially golf courses, ski areas, stables and scuba diving, should be considered separately; see the appropriate related reports.

Swimming pools, whether indoors or outdoors, are common at many hotels and motels. Guests staying at hotels and motels, their visitors, or trespassers could drown or get injured. Determine the year the pool was built and whether it was built to the standards applicable at that time, whether subsequent modifications were made, and whether the pool meets current standards, such as the replacement of uncovered drains that can suck in a swimmer's hair, or even create an unbreakable suction with a body part. Are "end of lane" markings clearly visible and are all depths marked? Is there a diving board? Diving should be prohibited in all shallow areas of the pool, and signs announcing this rule should be posted.

In indoor gym areas, all exercise equipment should be examined daily to ensure that it is in good working condition. Any electrical equipment (e.g., Lifecycles) should be NRTL-listed and checked frequently for frayed wires. Electrical equipment should never be used near the pool or shower areas. A sign should be posted on or by each machine showing the correct way to use the machine and, where necessary, recommending weights or tensions.

Recreational Supervision

Supervision of members is a crucial part of avoiding accidents in the recreational facilities. It is a positive sign if there is always a professional or instructor in the club to oversee guests. The business should instruct all new members on the proper use of equipment and proper exercise techniques. The business should supervise all members - and especially new members - using

exercise and gym equipment and machines. Are there enough staff members on duty to actively monitor club activities? Employees trained in proper techniques for the use of exercise equipment will reduce the chance of injury. Are staff members adequately trained in the proper use of equipment and exercise techniques? Adequate supervision should be available in non-weight training and exercising areas (e.g., pools, saunas, whirlpools, and hot tubs). Exercise is very popular among senior citizens, and some may use weight rooms and other facilities, such as pools and cardiovascular equipment as a way of maintaining a quality level of health. Some clubs also allow children to use the pool or have a separate pool for children. Is there adequate supervision of children and seniors in these areas? Are children adequately supervised in onsite daycare facilities? Does the business have a policy of warning guests of the hazards involved in these and other recreational activities? Are guests required to sign waivers stating that they have been apprised of the hazards?

Subcontractors

Does the business have subcontractors providing any facilities, equipment, or instruction? Are any services provided by unrelated firms that the hotel simply recommends to guests? Determine the basis on which the hotel selected the subcontractors or the firms they recommend. Have any contracts been signed, and do they contain any hold-harmless agreements?

Babysitting Services

If the business offers babysitting services, extreme care should be used when selecting the sitters. What type of pre-employment screening is performed? How are sitters monitored? Are criminal background checks performed? (Note: for more detailed information and loss control measures regarding criminal background checks, refer to the Crime section of this report). The business should have a procedure in place for investigating all complaints.

Housekeeping Staff

Assess the qualifications of the housekeeping staff. What training and supervision do they receive? If the staff speaks English (for instance) as a second language, is bilingual training provided? The housekeeping staff should be used as part of the risk management/trouble shooting team and should be trained to report any anomalies or hazardous conditions - from worn carpeting to frayed wires - that they see as they are cleaning rooms. Cash awards or other incentives have worked well in several of the larger chains in encouraging the staff to make the reports. Bedbugs, nearly eradicated in decades past, now have become more common as they are spread by travelers. Housekeepers should be advised to check rooms, especially bedding, for signs of the small bloodsucking insects to allow immediate steps to be taken for extermination. Some steps also can be taken to reduce the chances of an infestation. Guidelines from the United States Environmental Protection Agency (EPA) advise vacuuming rooms daily to pick up stray bedbugs, establishing a monitoring program and, if necessary, hiring a pest control professional that uses comprehensive pest management techniques. Reports of all types of problems or hazardous conditions should be made to the head of housekeeping and special forms filled out. Documentation of inspections and upkeep can prove invaluable in defending against a negligence suit or providing a quick remedy to developing hazards.

As part of the overall maintenance and housekeeping inspections, a check should be made of vending machines, ice makers, televisions and electronic games to determine if they are properly grounded, sanitized, and regularly maintained.

Conventions / Electrical Hazards

If the hotel hosts conventions or trade shows, examine the conference rooms or halls where exhibits will be set up. Trade shows require large amounts of electricity and temporary wiring. A team of electricians from the hotel should inspect all feeds and outlets before and after shows to check for fraying or other damage and should be on hand as exhibitors are setting up to help. Do contracts with the organization sponsoring the show or convention include hold-harmless or indemnification agreements?

HVAC Cleanliness

Inadequately maintained systems have been linked to illnesses and deaths from Legionnaire's Disease and from inhaling carbon monoxide carried into the rooms through the heating vents. How often is it inspected and how thorough are the inspections? Determine when the system was last cleaned by a contractor specializing in this type of work.

Laundry Rooms

Many hotels, especially those in the economy class, provide laundromat facilities for guests. All washers and dryers should be inspected periodically. Are all machines NRTL-listed? Signs should be posted in the laundry room giving clear instructions for using the machines. An employee should visit the laundromat periodically to assist guests and ensure all machines are functioning properly, and that dryer lint traps are cleaned daily.

Sidewalks and Parking Lots

Sidewalks and parking lots should be well lit and in good repair (e.g., free of debris and potholes). Determine the experience and qualifications of maintenance personnel. If an outside maintenance firm is employed, find out what liability is assumed by the business. Where necessary, exterminator services may have to be used for vermin control. Have arrangements been made for the prompt removal of ice and snow?

Completed Products Liability

Vending Machines

Have any food items sold out of vending machines been purchased from reputable vendors? Determine the number and types of vending machines on the premises, the types of products offered, and whether any liability is assumed by the business.

Concession Stands

Food may be served at catered events, sold at concession stands, or offered to guests in public dining areas. Room service meals might also be ordered by room guests and would often be prepared and delivered by hotel staff. (Some hotels merely list nearby restaurants that will deliver food to hotel guests). If any restaurants, bars or stores are operated and controlled by a concessionaire, have they signed hold-harmless agreements with the business?

Housekeeping

Good housekeeping practices in food preparation areas are the best method of defense against food poisoning and foreign object claims. What is management's attitude toward cleanliness? Are all employees assigned specific cleaning duties? Floors should be swept and mopped at the end of every shift. Garbage should be emptied daily, and containers washed and sanitized at the end of each work shift. Trash should be emptied frequently, and containers rinsed and sanitized daily. How often are the premises sprayed for pests? Are pesticides kept away from foodstuffs? Tables should be washed down immediately after patrons vacate them. Kitchen counters and walls should be wiped or washed down at the end of the night.

Food Preparation

Have all food preparation workers been trained in proper hygiene methods, including frequent hand washing? Handwashing sinks should be easily accessible to food workers and be separate from food preparation sinks. Food preparation workers should wear hairnets and receive thorough training in the operation of all ovens, appliances, and kitchen equipment. Food servers should wear their hair pulled back. Does the business use disposable plates and utensils? Where dishwashing is required, water temperatures should be adjusted to proper levels to ensure sterilization. Proper dishwashing techniques are important to ensure that all dishes and glasses are sanitized. Before sanitizing, dishes should always be washed and rinsed thoroughly.

Food Storage

What quality control measures does the business employ in the preparation and storage of its foods? All food should be checked for signs of spoilage (e.g., mold, rot, or discoloration) prior to sale or preparation. Fresh fruits and vegetables should be thoroughly rinsed before being served. Proper temperatures should be maintained in all areas where food is stored or refrigerated. Meals ordered through room service, if it is available, should be delivered promptly

following preparation without sitting around at room temperature for extended periods. Are food and beverages stored away from cleaning supplies?

Food Allergies

Allergic reactions to foods can also lead to claims. Are restaurant and dining room employees informed of the ingredients in all menu items? Most restaurants instruct employees about all menu ingredients. Hotels, motels and conference centers may also keep a binder referencing menu ingredients in the kitchen. Some patrons are strict vegetarians. Are vegetarian dishes marked on the menu? Are ingredients of all meals served by the business listed on a menu or posted in the restaurant so that consumers are aware of them?

Gift Shop

Does the business have a gift, or toiletries shop on the premises? Many larger hotels have a shop where guests can purchase souvenirs, necessities they left a home, and possibly prepacked snacks. What are the types and amounts of merchandise carried by the business? Are items stocked from reliable vendors and suppliers with a reputation for quality?

Liquor Liability

Age Verification

Age verification procedures should be followed strictly by any party who serves or sells alcohol on the business's premises. Are all events held on the business's premises in compliance with all local liquor laws? Does the business have a written policy concerning to whom and under what conditions alcohol can be served at its facility?

Does the business post a sign stating that customers must be of the minimum drinking age and must provide identification? To avoid selling alcohol to minors, alcohol servers should verify identification on all patrons of questionable age. What training do employees receive to verify ages? What types of identification does the business require customers to present? Acceptable documents include a state-issued driver's license, a valid passport, another acceptable government-issued identification card, or possibly an original birth certificate; some state liquor commissions in the United States issue a photo identification card through their agency that is an acceptable form of identification. Does the business require patrons to show photo identification, which is preferable to non-photo forms of identification? The business should reject any identification that appears to be forged. Are there any circumstances that increase the likelihood of minors being served alcohol, such as at private parties held on the business's premises where underage people may be present? The business might consider prohibiting underage patrons from attending certain social events booked on the premises in such areas as banquet halls if alcohol is going to be freely available.

In-Room Mini Bar

Does the business provide an in-room stocked mini-bar from which guests may remove small bottles of liquor and have the charge later added to their room bill? If so, this may add to the exposure, although typically liquor liability losses come into play when there is an allegation that an establishment either overserved a patron, or served someone who was already intoxicated. Does the business post a notice at the mini bar stating that guests under the age of 21 must not consume alcohol?

Overserved Guests

Does the business have a policy of not selling alcoholic beverages to intoxicated persons? The business should have formal written policies for dealing with intoxicated customers, and all servers should be trained to follow these guidelines. Employees should be trained to recognize intoxicated individuals and instructed not to serve anyone who appears inebriated. This refusal could result in a verbal and possibly physical confrontation; workers should try to remain as calm and diplomatic as possible. Do alcohol servers receive training in recognition and methods of dealing with intoxicated customers? It is a positive sign if servers have passed a course that teaches alcohol servers the average amount of alcohol a person might be able to consume based on their body size and how best to stop serving alcohol to those who have passed their limit. An example of such a program is Training for Intervention Procedures by Servers of

Alcohol (TIPS). Are alcohol servers and bartenders encouraged to inform their managers about patrons who appear intoxicated?

How are obviously (or even possibly) intoxicated persons prevented from driving? Some bars will call the patron's relatives or friends and ask them to remove the intoxicated person from their premises. It is the practice in some establishments that serve alcohol to have a program in place whereby if a patron has consumed too much alcohol, a proprietor will call a taxi service for that person, so he or she does not drive while drunk. Does the business offer such a service? Are signs posted in visible locations on the premises to alert patrons that taxi service is available? Are the police ever called to help resolve situations in which a visibly and possibly disruptive intoxicated patron refuses to accept alternate transportation? Hotels could be faced with the delicate situation of how to properly refuse serving alcohol to a guest who is staying at the hotel. It is a positive—sign if a defined process is in place, including bringing the issue to the attention of the general manager or another designated manager if necessary.

"Designated driver" programs, whereby the driver of a group of patrons agrees not to consume alcohol, can be effective in reducing the exposure if the business can get a high rate of customer participation. To encourage the use of designated drivers, the business may offer those drivers free or reduced-price soft drinks and food while on the premises.

Workers' Compensation

New-Hire Training

What is the level of supervision of new and/or temporary employees? Determine whether the business offers on-the-job training for new employees. Are new and temporary employees paired with experienced workers until they can demonstrate an acceptable level of competency in their assigned tasks? Who is responsible for the supervision and training of new employees, and what are that person's training and experience?

Safety Manager

It is a positive sign if the business employs or designates a safety officer/manager to monitor all the business's sites, and, in general, to report on whether company-wide safety standards and guidelines are being met. Also, the safety officer should alert all employees of planned or ongoing projects (e.g., construction on the premises), facilitate on-the-job safety meetings, and be someone who can quickly understand and identify potential problems and recommend and implement procedural or equipment changes to improve safety. Larger firms may need to appoint more than one safety officer. Does the business have a designated safety officer? If so, what are that person's training and qualifications?

Slip/Trip/Falls

Employees may suffer various types of injuries resulting from slips, trips, and falls. Good housekeeping can be an effective loss control measure. What is the level of housekeeping? Hallways, aisles, reception areas, ballrooms, exhibit halls, meeting rooms, kitchens, and other walkways should be free of clutter and debris. The premises should be cleaned daily. Determine the condition of the business's floors and floor coverings. Floors should be swept, mopped, or vacuumed every day, and floor coverings should be in good condition and securely anchored. All worn, torn, or loose floor coverings should be repaired or replaced promptly. Are spills mopped up promptly and "Caution - Wet Floor" signs displayed over the affected areas? Trash should be removed from the premises daily. Are telephone and electrical cords routed along walls and away from doorways and walkways? If cords must cross walkways or doorways, are they covered with a mat or otherwise secured to the floor? There should be adequate aisle space for workers to walk between displays, artwork, plants, or other furnishings.

Stairs/Elevators/Escalators

If the business is in a multi-storied structure, the facility will have stairs and possibly an elevator. Stairways should be well lit, have treads covered with nonskid material, and be equipped with sturdy handrails. The business should follow OSHA standard 1910.25, Stairways. If the business has an elevator on the premises, how frequently is it serviced, and by whom?

Escalators should feature easily accessible and visible emergency stop buttons and have nonslip landing and tread surfaces, as well as signs advising people to hold on to handrails. Accidents have resulted when escalators stopped suddenly, reversed direction without warning, or when escalator stair treads have collapsed, allowing people to fall into the escalator machinery. Claims could be filed by workers who hit their heads on overhead guards that sometimes are installed at ceiling intersections in escalator wells, even though such devices are

intended to warn and protect people from injuries. Do the business's escalators have sufficient headroom at ceiling intersections?

Additionally, are "No Smoking" signs posted inside all elevators? Elevators should be equipped with several emergency features, including an emergency stop button and emergency phones. Are elevators programmed to return automatically to the ground floor in the event of a fire? It is a positive sign if elevators have a mechanism that allows fire department personnel to operate them during an emergency. Elevators should have an emergency power source so that they can continue to operate in the event of power failure. In the United States, the requisite state and local permits should be posted, and inspection certificates should likewise be up-to-date and prominently displayed. It is recommended that a mechanical check of all elevators is conducted by the business's maintenance employees daily.

Furniture Condition

What is the condition of the business's furniture? Does any furniture have sharp or pointed edges that could injure workers? All furniture should be in good condition with rounded edges and smooth surfaces. Any shelving should be firmly secured to the wall. Freestanding shelves and display units should be solidly constructed and level or anchored to the floor to prevent toppling. Furniture should be regularly inspected by a qualified professional and repaired or replaced as necessary. Determine that professional's qualifications and reputation.

Ladder Safety

Employees engaged in setting up displays or maintaining the business's premises may be subject to falls from ladders, cuts, lacerations, or electrocution from the use of power tools or maintenance equipment. Are all ladders in good condition and equipped with rubber safety feet to prevent slipping? Defective ladders should be discarded and replaced. Wooden or fiberglass ladders should be used when working with lighting or near electricity as neither will act as a conductor. Are wooden ladders periodically treated with varnish or shellac as a preservative? Does the business comply with OSHA standard 1910.23, Ladders? New employees should be taught how to properly use ladders, power and hand tools, and other maintenance equipment. They should be required to wear work gloves and protective footwear (e.g., steel-toed boots) whenever necessary.

Restroom Maintenance

Restrooms should follow all applicable regulations governing health, cleanliness, and accessibility. Restrooms should be maintained regularly and adequately. Slips and falls could occur if floors are not kept clean and dry, or if wet areas are not marked indicating the floor is wet and caution should be exercised. Are the business's restrooms easily accessible to all workers?

Electrical Safety

What are the number, age, type, and condition of the business's electrical equipment? All electrical equipment should be properly grounded, NRTL-listed, and connected to ground-fault circuit interrupters (GFCIs). In many cases, setting up displays will require employees having to work with machinery and equipment that is electrically powered. Receiving a fatal or near-fatal electrical shock is possible, although unlikely, and proper safety procedures should be followed.

Have all employees been thoroughly trained about standard safety protocols when working around electrically powered equipment and power sources? The wearing of personal protective equipment should be mandatory where the situation warrants such precautions. Hardhats, safety glasses, rubber gloves, and/or arm mats should be issued to employees whose jobs require considerable work with electrical equipment. Although less common, office workers could face electric shocks from malfunctioning computers or related equipment.

Power Tool Safety

Faulty or malfunctioning electrically powered tools will expose workers to the possibility of receiving an electrical shock while setting up displays or performing maintenance. Tools that have cords that are damaged or worn should not be used and should be replaced immediately. Is contact with wet surfaces strictly avoided when working with power tools? Workers should only be allowed to operate power tools if they have been thoroughly trained in their correct use. Is the business in compliance with OSHA standard 1910.242, Hand and Portable Powered Tools and Equipment, General?

LOTO

Workers may be injured during cleaning and/or servicing of equipment. Therefore, lockout/tagout procedures should be used to ensure that employees are not injured while repairing or servicing equipment that is connected to a power supply. This practice involves disabling a piece of machinery that is being worked on until such a time when it is deemed safe for normal operation. Is the business in compliance with OSHA 1910.147, The Control of Hazardous Energy (Lockout/Tagout), when equipment is being cleaned, repaired, or serviced?

Chemical Cleaners

The business might employ maintenance personnel to clean offices and restrooms and maintain the general premises. These employees may develop skin and respiratory ailments due to their exposure to chemicals, such as disinfectants, detergents, pesticides and herbicides, toxic insecticides, and cleaning solvents as well as leaking refrigerants. Some chemical products may cause relatively small ailments to workers, such as dermatitis. When absorbed through the skin, others may cause lung damage from chronic inhalation of chemical fumes, and some may have irreversible effects, such as blindness, because of splashing into an employee's eyes during use. Some of the employees who use such chemicals should be issued the proper personal protective equipment, such as heavy-duty rubber gloves, boots, eye and face protection, and clothing. Is the business in compliance with OSHA standards 1910.133, Eye and Face Protection, and 1910.134, Respiratory Protection?

Hazard Communication

All employees should have a thorough knowledge of the chemicals (including any cleaning fluids) and any other hazardous materials that they use or are exposed to on the job. Are workers made aware of the hazardous substances with which they work? It is highly recommended that all employees have a thorough knowledge of the chemicals they use or are exposed to on a regular basis. Workers have the "right to know" and firms must provide all relevant information to employees. Safety data sheets (SDSs) must be available in an easily accessible area for workers to read. The business's staff could include workers for whom English is not their primary language. Where this is the case, the business should ensure that all

manufacturers' instructions for the proper use of chemicals, as well as essential safety precautions and warnings, appear on their storage containers in both English and Spanish (or whatever other languages are commonly spoken by workers). Are SDSs available in languages that are spoken by the business's employees? Is the business in compliance with OSHA standard 1910.1200, Hazard Communication?

Trash Compactors

Some hotels, motels and conference centers employ maintenance workers to remove trash and rubbish from common areas and set up events in meeting rooms, conference rooms, and ballrooms. Certain operations require maintenance employees to place the trash in compactors to reduce its bulk before it is removed from the premises. Employees who operate or work around trash compactors could be injured while the machinery is being operated. Also, employees could be cut on the metal bands that sometimes are used to secure the compacted trash.

Back Safety

Among the more frequent causes of injury to workers, particularly housekeepers, are strains, sprains, back injuries and hernias from bending, lifting and moving furniture, luggage and cleaning equipment, and attempting to force open sticking windows, shocks from frayed cords on appliances, slips and falls, cuts from broken glass or razor blades, and dermatitis from contact with cleaning compounds. Bellmen may suffer back strains from lifting heavy luggage. Back injuries could result if proper lifting methods are not taught and strictly enforced. Does the business train all its employees in proper lifting methods? Is proper materials-handling equipment provided, such as hydraulic pallet jacks and hand trucks (for smaller loads)? Back belts should be made available for workers who request them. Employees should be instructed to ask for assistance when an item is too heavy or awkward to lift alone. Is the business compliant with OSHA standard 1910.176, Handling Materials - General? For more information on these exposures, refer to the Workers' Compensation section of the Janitorial Services report.

Security Personnel

Does the business employ security personnel? Security personnel could be gravely injured (e.g., shot, cut, stabbed) when attempting to apprehend a suspected criminal. More commonly, security personnel could be bruised or suffer broken bones, contusions, or abrasions when scuffling with suspected criminals or attempting to quell disturbances among hotel guests. Security personnel who patrol parking lots could also receive injuries from collisions with visitors' vehicles.

Robbery

Desk clerks and cashiers could be injured during a holdup or attempted holdup. Are all employees trained to handle themselves during a robbery attempt? Management should train workers to cooperate with the robber's demands; attempts to deter or detain the robber should be discouraged. Do hotels, motels and conference centers keep a loaded firearm on the premises to be used as self-defense in the event of a robbery attempt? If this is the business's practice, are all employees instructed how to handle the firearm and under what circumstances it should be used? A trained security force is safer than supplying untrained or minimally trained

employees with firearms. If the business does have a firearm on the presence, how is it secured so it is not stolen and used against hotel personnel?

Kitchen Safety

Employees who work in food service areas, will use cutting implements. As a result, accidents involving these exposures could result in lacerations. In kitchens, common causes of injuries are scalds and burns, cuts, and electric shocks. What is the layout of the kitchen, including the arrangement of the equipment? How are knives and other sharp objects stored? Burns from kitchen stoves and grills may also occur. Kitchen staff should be taught not to reach over open flames. Also, burns can be prevented if cooks use padded mittens to handle hot cookware. Are food service employees trained in the proper use and safety of kitchen equipment? All kitchen equipment should be inspected regularly and repaired or replaced as needed. Refer to the Workers' Compensation section of the Restaurants report for more information on exposures related to kitchens and other food preparation areas.

Groundskeeping

Groundskeeping crews can face numerous hazards while maintaining the premises. Caring for lawns, trees, and shrubbery involves exposure to a variety of chemicals including fertilizers, pesticides, and other substances that may be very toxic or corrosive. Determine which lawn care chemicals are used on hotel grounds, and in what quantities. Has the business ever received complaints from its workers about injuries or illnesses caused by lawn chemicals? Hotels can minimize this exposure by using the least toxic lawn chemicals possible. Workers cutting grass or pruning trees and shrubbery on the golf course face machine-related and tool-handling injuries. Are groundskeeping personnel thoroughly trained in the use of all landscaping tools and equipment? Their hands or feet may be caught in the mower's or mechanical saw's blades. Is the business's lawn machinery equipped with guards? Workers should be prohibited from removing equipment safety guards. Are workers instructed not to place their hands or fingers near cutting areas when operating this type of equipment? The best loss control measure for hotels, motels and conference centers to minimize hazards for groundskeeping and landscaping crews is to contract out these tasks.

Pool Maintenance

Does the business have a pool, whether indoors or outdoors? Employees responsible for pool maintenance handle solid chlorine and also possibly chlorine oxidizers, which can cause burns or respiratory injuries. Contracting this work to an independent pool cleaning and maintenance operator will considerably reduce this exposure. However, for those hotels, motels and conference centers that hire their own pool staff, certain precautions should be taken. It is essential that the pool operator provide thorough training, along with the appropriate personal protective gear (e.g., goggles, gloves, and splash guard aprons) for any workers who will be handling the chemicals or their containers. If the business is located in the United States, are any of the pool technicians who maintain the filtration system and handle pool chemicals Certified Pool Operators (CPOs), a designation granted by the National Swimming Pool Foundation (NSPF)?

Lifeguards

Many hotels, motels and conference centers will post notices that guests should use swimming pools or other aquatic facilities at their own risk. However, others will employ lifeguards, particularly at major resorts or if the business operates a health club that may even be open to the public. Are all lifeguards certified by a reputable lifesaving certification organization, such as the American Red Cross or the United States Lifesaving Association (USLA)? For employees of outdoor swimming pool operations, one of the most frequent causes of illness or injury is being exposed to constant heat and direct sunlight. As part of its in-house training for lifeguards in particular, the business should place a strong emphasis on how to recognize the different symptoms of the most common heat-induced illnesses (e.g., heat stroke, fainting, heat exhaustion, heat cramps, and sunburn) and how to properly treat each type. For more detailed information on exposures and loss controls regarding pool maintenance and pool operations, refer to the Workers' Compensation section of the Swim Clubs and Swimming Pools report.

Parking Garage Safety

Some hotels, motels and conference centers will operate a parking garage or deck where visitors can park their cars. These hotels, motels and conference centers may employ parking garage attendants to direct traffic and collect parking fees. Some larger hotels, motels and conference centers employ valets to park customers' cars. Though infrequent, these workers could be injured in robberies or carjackings, struck by automobiles, or made ill by auto exhaust fumes or kerosene heater emissions (used to warm cashier booths); the possibility of carbon monoxide poisoning also exists. Proper ventilation is an essential loss control measure. Does the business comply with OSHA standard 1910.94, Ventilation? Traffic flows and speed limits should be set and posted in clearly visible areas. Security guards should patrol the parking lots on foot and in marked vehicles to maintain control of traffic. What is the business's practice?

Violent Guests

Employees are subject to assault by dissatisfied or intoxicated guests. Are employees instructed in the proper way to handle unruly customers? Untrained employees should not attempt to handle difficult customers. Rather, employees should be instructed to inform the hotel manager, the in-house security force, or local police.

Housekeeping Safety from Guests

Female housekeepers could be vulnerable to assaults by male guests. To reduce this exposure, hotels, motels and conference centers' housekeeping departments should send only male attendants to respond whenever a male guest calls for in-room assistance. Housekeepers should not be permitted to work behind any closed doors. Instead, it should be standard procedure for housekeepers to always keep the door of any room wide open, partially ajar, or propped open while they are inside.

RMIs

Front desk and administrative staff members may be subject to repetitive motion injuries (RMIs), such as carpal tunnel syndrome, due to repetitive typing on computer keyboards. Additionally, employees working with computer monitors for extended periods may experience eye strain. It is recommended that employees look away from the screen frequently to focus on distant

objects and take a 15-minute break every 3 hours. Employers in the United States should follow ANSI/HFES standard 100-2007, which provides ergonomic guidelines, including design requirements for visual displays, keyboards, and workstations. Are the business's workstations ergonomically designed?

Evacuation Procedures

Determine if the business has a formal emergency evacuation plan in place. Is there an adequate number of accessible, properly illuminated emergency exits that are equipped with panic hardware? Are exits clearly marked and unobstructed to allow for the expedient evacuation of workers in the event of an emergency? A public address system is essential so that emergency instructions can be heard by everyone on site. Have all staff members been fully trained in emergency evacuation procedures? Determine how often fire drills are conducted. The building should be equipped with smoke and fire alarms, and these devices should be tested regularly to ensure proper functioning.

CPR, First Aid, and AEDs

What is the availability of emergency medical care on site? Ascertain whether any workers have been trained in first aid or cardiopulmonary resuscitation (CPR). First aid kits should be located conveniently throughout the office. Are emergency phone numbers posted in all areas visible to all workers? Are automated external defibrillators (AEDs) located on site? Are employees aware of their locations and trained in their use? Does the business comply with OSHA standard 1910.151, Medical Services and First Aid?

Property

Fire Containment

Are heating units located in a separate, fire-retardant room? Where buildings are constructed in groups, determine whether a fire in one is likely to be contained. High-rise buildings present additional hazards, including the stack effect (the movement of air into and out of buildings through chimneys, flue gas stacks and other pockets resulting from air buoyancy), as well as the question of whether spray-on fireproofing on rusted steel members is effective.

Additionally, have the firewalls been breached during any renovations or rewiring? Fire doors alone do not provide effective protection because they might not always be kept closed. The doors to all rooms, including meeting rooms and guest accommodations, and all doors to stairwells or walkways should be equipped with self-closing mechanisms.

Flame, smoke, and gases can travel through unprotected vertical and horizontal openings such as air and elevator shafts, air conditioning and heating ducts, stairways, utility system lines, and undivided attics, and along the eaves of the roof. Renovated structures might have lowered ceilings and concealed spaces behind walls that will allow a fire to spread undetected. Most of the buildings are designed with large lobbies, lobby bars or restaurants, atriums, and similar features, which can cause large draft areas and increase the rate at which fire spreads. Although uncommon, some facilities may be attached to an adjacent building. An example of this may be a restaurant, whether it is operated by the business that might be attached to the facility and have a separate entrance. Determine the hazards posed by any adjacent facilities. Are adjoining occupancies separated by a firewall that extends from the floor to the rooftop?

Ignition Sources

The most common ignition sources for hotels, motels, and conference centers will be faulty wiring, malfunctioning electrical equipment, and possibly smoking (including the possibility that guests will smoke legally, or sometimes illegally, on the premises).

What is the age, type, and condition of the business's electrical wiring? Electrical wiring may be inadequate for current needs, especially if the business's building is an older structure that has been renovated. How large is the business's electrical load, and is the business's wiring able to handle it? Any temporary exhibit or display at a conference center that involves electrical wiring should be inspected by a licensed electrician as it is set up. Frequent and regular maintenance of the wiring systems is recommended in space that serves temporary and constantly changing exhibits. Qualified, licensed electricians should conduct regular inspections of all wiring. How often is all such wiring inspected? Is the business's electrical wiring in compliance with NFPA 70, National Electrical Code? Determine whether the business follows the CSA Group's electrical safety standard, CSA Z462 Workplace Electrical Safety. In Canada, this is intended to be used with such requirements as the Canadian Electrical Code Parts 1 and 2 and other related workplace electrical safety standards. Does the business comply with International Electrotechnical Commission standards?

Electrical Equipment

Determine the number, age, type, and condition of the business's electrical equipment. All such gear should be properly grounded or double insulated, NRTL-listed, and connected to surge protectors. Is electrical equipment connected to ground-fault circuit interrupters (GFCIs) in areas prone to wetness? An engineering inspection is necessary to identify the overall adequacy of the electrical system, standby power equipment, and heating and air conditioning systems. Does a licensed, qualified electrician set up and maintain the business's electrical equipment? The business should follow NFPA 70B, Recommended Practice for Electrical Equipment Maintenance.

Kitchen / Fire Safety

Is there a restaurant (or multiple restaurants and/or dining areas with kitchens) on the premises? If so, there should be doors and floor-to-ceiling firewalls between the restaurants and kitchens and the rest of the facility. Is there additional fireproofing material around the kitchen ducts that pass through the ceiling? Are there automatic kitchen or stove ducts and, if so, are they cleaned regularly? If stove vents terminate in the attic, the accumulated grease may be ignited by a spark from an electric motor. Cooking equipment should be installed properly, observing clearance requirements, and stoves and deep fat fryers must be equipped with hood and duct extinguishing systems.

Appliance Safety

Some hotels also offer appliances such as small refrigerators, coffeemakers, and microwave ovens in guest rooms or suites. At some lodging facilities, suites will come equipped with a full kitchen and cooking facilities. These kitchen facilities also should be fitted with floor-to-ceiling firewalls, sprinklers and other fire detection and preventative measures. Are appliances serviced and kitchens kept clean in suites that are rented to guests? Are fire extinguishers placed in an easily accessible place in the cooking area of units with full kitchens?

Although coffeemakers are a common amenity in hotels and motels, some lodging establishments have now eliminated them, and instead offer free coffee around the clock in the hotel lobby, where the coffee making appliance can be monitored by an employee. Are microwaves, coffee makers, or other such devices present on the premises? If in-room coffeemakers are provided, they should be of the type that automatically shut off after a short period to prevent overheating or having empty coffeepots left burning. Who inspects and maintains the business's kitchen area equipment in the lounges and guest rooms? Does the business ever allow portable cooking equipment in guest rooms? Has someone been designated to turn off this equipment when guests check out at the end of each day?

Smoking Policy

Although a great many of hotels, motels, and conference centers are now designated as smoke-free environments (at least in the United States), some still permit limited smoking, and a few still allow smoking in guest rooms. Does the business permit smoking on the premises? Despite prohibitions, visitors smoking in unauthorized areas (e.g., restrooms, hotel rooms that are posted as nonsmoking) may still pose a fire hazard. How are smoking policies enforced? "No Smoking" signs should be prominently posted in all areas where smoking is prohibited. If smoking is permitted, is a designated area provided, preferably outdoors, that is equipped with

fire-resistant receptacles for the disposal of smoking materials? Are receptacles emptied regularly? Hotels, motels and conference centers may wish to post signs on entrances indicating that the building is a "smoke-free" environment. Some hotels post warnings that extra charges will be levied upon guests who persist in smoking in rooms or areas designated as "smoke-free." Smoke detectors capable of detecting cigarette smoke are installed in many hotel rooms that are set aside as nonsmoking.

Fire Load

What is the business's fire load? The majority of the business's fire load will include such materials as paper (i.e., records and statements), trash, and furniture. Computer equipment also will contribute to it. Storage areas and supply closets that contain bedding, linens, paper goods, and cleaning materials and fluids will contain most of the facility's fire load and should be in areas away from potential ignition sources. Where is extra furniture and bedding stored? Some exhibits, such as paintings and clothing, also can be flammable. The presence of these items in large quantities will add to the business's fire load. Any exhibits containing flammable materials should be kept in a fireproof vault or storage area while not on display. In addition, the fire load could also include highly combustible items, such as soundproofing materials, interior plywood paneling, wooden stairs, or stored wood. Plastics used in drapes, wall coverings, furniture and bathroom fixtures are extremely combustible and while burning emit noxious or toxic gases.

Flame Retardant Fabrics

Many hotels now use specially manufactured or treated flame-retardant fabrics in bedspreads, drapes, and carpeting. In the United States, all mattresses should comply with the Consumer Product Safety Commission (CPSC) standards 1632, Requirements for Mattresses and Mattress Pads, and/or 1633, Standard for the Flammability of Mattress Sets, on mattress flammability. The lodging industry has even stricter flammability standards than the CPSC. Is the business in compliance with these? These precautions are essential because an approximate 40% of hotel fires are caused by smoking materials, many of which are left unattended in guest rooms.

Housekeeping

Good housekeeping is an essential loss control measure. Office areas and walkways should be free of debris and clutter, and trash should be removed daily. Are floors swept, mopped, or vacuumed daily? All documents and files should be stored a safe distance from potential ignition sources. In all storage areas and stockrooms, merchandise and supplies should be well organized and stacked on metal shelves that do not block any entrances, exits, hallways, or aisles. Packaging materials, paper goods, including cups and other items placed in rooms, should not be allowed to accumulate. Are shelves in room closets or in supply areas where linens and cleaning fluids supplied are stored constructed of wood, metal or some other nonflammable material? Metal shelves are preferable to wooden ones as they do not burn as readily. It is a positive sign if storage shelves do not touch the ceiling or obstruct any fire-detection or -suppression devices.

Flammable Storage

What are the types and amounts of all flammable and combustible substances stored on the business's premises? The business could keep certain chemicals, such as cleaning solvents, pesticides, fuel for forklifts and groundskeeping equipment, and cooking fuel (e.g., propane), on site. Are all flammable and combustible substances stored away from potential ignition sources? Fuel containers should be checked periodically for signs of stress and leaks. If the business stores large amounts of fuel or other types of combustible liquids on the premises, is it in compliance with NFPA 30, Flammable and Combustible Liquids Code?

Pool Chemicals

The hypochlorites used as a disinfectant in swimming pools could present an explosion hazard. All pool chemicals should be stored in a dry, well-ventilated shed at a distance from the main building. Manufacturers' instructions should be followed when chlorinating pools and hot tubs; only designated employees should perform this function. Are any flammable cleaning agents used? Bulk quantities should be stored in metal, self-closing containers and in a well-ventilated, cool room.

Laundry Rooms

Does the business have a laundry facility on the premises? Hundreds of fires start each year in hotel laundry rooms in overheated, improperly maintained dryers. What is the age, type, and condition of the business's laundry machines? Examine the maintenance schedule and day-to-day operating procedures. Are lint filters cleaned between each load? Are dryers inspected on a regular basis and hoses cleaned of accumulated lint? What are the qualifications of the company that performs dryer inspections and lint removal? Laundry chute doors should be well maintained and self-closing. The business might also provide a laundry facility for the guest's use. How is this area controlled?

Onsite Construction

Is the hotel expanding or undergoing renovations? Construction sites in or connected to the hotel have been a source of several hotel fires. If any construction is being performed on the premises, regular fire and security patrols should be extended to include sweeps through the construction area.

Fire Detection and Suppression

At the largest hotels and convention centers, the proper fire detection and suppression equipment will be essential to the life and safety of hundreds of people, possibly spread out over several thousand square feet or meters. What is the age, type, and condition of the business's fire-detection and -suppression equipment? Annually tagged, Class ABC fire extinguishers should be located throughout the facility. Both the detection and suppression systems should be tested periodically to ensure proper functioning, especially in areas where flammable materials, files, linens, and paper are stored, and in any food preparation areas. Employees should be informed of the location of fire extinguishers and properly trained in their use. Has the business installed smoke detectors and an automatic, overhead sprinkler system?

Sprinklers

Additionally, quick response extended coverage (QREC) sprinklers have also improved fire protection in hotels. A single extended coverage horizontal sidewall head can often provide full protection for a hotel room. This design requires considerably less sprinkler piping than a signal pendant sprinkler at or near the center of the ceiling or two horizontal sidewall heads on opposite walls and can be retrofit with little interruption of operations. Most of the larger chains have installed or retrofitted rooms with these or other sprinklers.

Smoke and Heat Detectors

Is the business's building equipped with sufficient and strategically located smoke and heat detectors? Are there smoke detectors in the ventilation systems (heating and air conditioning) to shut them down to prevent the spread of fire and smoke? Is the sprinkler system automatically activated by heat or smoke, and combined with an alarm system that goes off when sprinklers are activated? Does the business comply with NFPA 13, Standard for the Installation of Sprinkler Systems?

Fire Hoses

Additionally, are there conveniently located and clearly labeled fire hoses and alarms throughout the premises? Are fire alarms directly connected to the fire department as well as to a central monitoring station in the hotel and to a NRTL-listed central-station alarm monitoring station?

Pre-Fire Planning

Does the business participate in any prefire planning? The business should have a written fire plan, and employees should be aware of all emergency procedures to follow should a fire occur. How often is this plan practiced and updated? If the business has a public address system to broadcast emergency announcements, this is a positive sign. Does the business have fire brigades or security and engineering personnel on each shift who are trained to handle incipient fires? In larger complexes a fire safety professional should direct the fire safety program. Are there regular daily, weekly, or monthly safety inspections to detect hazardous conditions? Such inspections might be carried out to limit the liability exposure, but they can also be used to prevent or reduce property losses, as well. The quality of the inspections and the follow-up action are a good indication of the quality of the program.

Fire Departments and Local Water Source

Determine the response time and location of the nearest fire department. Specific applications and procedures differ between locales, even in the same hotel chain, because fire codes and fire readiness vary between fire departments. Does the hotel meet and exceed the local fire codes to incorporate additional fire safety procedures and equipment in its internal program? Assess the adequacy of private and public fire protection. Check the response time and ease of access of apparatus on the property. Is the water supply adequate? Is there more than one water main/source for large structures located in cities? Are there hydrants nearby? Hazardous outlying areas may depend on local water resources to back up tank trucks. Does the fire department have equipment to pump water from a swimming pool or lake, if necessary?

Water Damage

A major property exposure is water damage from leaking basements and roofs, plumbing, sewer backup, and floods from rivers and nearby bodies of water. If the operation is in an earthquake zone, determine the area's history concerning earthquake frequency and severity and whether the building has been constructed to better withstand earthquakes. The same is true for hurricanes and tornadoes.

Additional Questions

Property

- Kitchen Fire suppression is UL300 compliant?
- Hood/duct system inspected/cleaned according to NFPA 96?
- Grease filters are baffle filters, no gaps and cleaned weekly?

General Liability

- Stair rails on more than 4 steps?
- Guardrails on upper balconies or walkways at heights of 42"
- Max. width of spacing between rails no greater than 4"
- Illuminated exits marked & accessible?
- Smoke detector in each unit?
- Smoke detectors in common areas?
- Carbon monoxide detector in each unit?
- Latching fire/smoke doors?
- Emergency lighting?
- Adequate egress?
- Unidentified changes in elevation (curbs, parking stops, 1-2 steps)?
- Building/Premises/Security?
- Pest Control Program?
- Bed Bug Policy?
- Ice/Snow Removal Procedures:
- Swimming pool or spa:
- Height of fencing:
- Self-latching gate or controlled access:
- Virginia Graeme Baker Compliant:
- Slide/diving board:
- Rules posted:
- Attractive nuisances?
- Abandoned vehicles?
- Playground equipment satisfactory?
- Adequate ground cover?
- Fitness Center & Satisfactory?
- Sauna Satisfactory?
- Fire escapes Satisfactory?
- Window AC units have brackets?
- Window walls/sliders identified at eye level?
- Subcontractors used, Risk transfer?
- Background checks conducted for staff?
- Locks replaced after tenants move out?

Checklist

	Is the business's facility a full-service hotel, limited-service hotel, suite hotel, resort hotel, convention hotel, a conference center, or a motel?
	What is the age, condition, and construction of the facility and to what extent has it been updated (if at all)?
	Are there any unusual design features such as suspended walkways, interior balconies, atriums, or outside elevators?
	How often does the business host trade shows, conferences, or social events?
	How many rooms are in the hotel?
	What are the maximum and average occupancy rates throughout the year? What is the extent of competition in the area?
No.	What are the average and maximum numbers of guests on the premises? What percentage of these are business travelers? How many children or elderly guests typically use the hotel's facilities, either as guests or day visitors?
	What ancillary services does the business offer? How many are run by employees and how many by contractors or concessionaires?
	What recreational facilities (e.g., pools, health club, beaches, golf course, scuba instructions, stables) does the business offer?
	Are any of these facilities open to the public (i.e., non-guests)?
	Do employees provide sports instruction?
	What security and safety measures are in force at recreational facilities, especially in pool areas?
	Are all guest, meeting and public rooms equipped with smoke detectors and sprinklers?
	Is the business in compliance with NFPA 13, Standard for the Installation of Sprinkler Systems? Are there tagged fire extinguishers throughout the building?
	What inspections have such design features undergone to ensure their safety?
	How is the hotel secured? What type of room key system does the business use?
	Are entrances staffed by bellmen? Are front, back and/or extra entrances locked or monitored at night?
	Are there any facilities that will draw crowds to the upper floors (e.g., a restaurant)? Are there a sufficient number of emergency exits?
	Do guest rooms have balconies? Can guests access them? How sturdy are railings?
M	Is there a public address system that the safety manager can use to give guests emergency or evacuation directions? Is there a NRTL-listed, central-station alarm system with direct connection to the fire department?
	Does the business have a laundry facility on the premises?
	What type of fire safety and security program does the business have in place? Is there a full-time safety/security manager?
	How frequent are inspections or patrols through the hotel? What areas are covered?
	Is there a comprehensive emergency and evacuation plan in place? How often are such plans practiced and updated?
	How elaborate is the business's heating and refrigeration/air conditioning systems? How often are they inspected and serviced?

	Does the business have a policy of providing alternate accommodations? Is this a contractual provision in trade show or conference agreements?
	Does the business provide transportation for guests going to various destinations (e.g., airports)?
2	Does the business have an on-site maintenance staff or are contractors used?