



RISK MANAGEMENT GUIDELINE

PROPERTY OWNERS



Understanding Your Business

Owning and renting out properties can be a full time job with all the paperwork and red tape, as well as ensuring that the properties are well maintained and collection of rents are up to date.

At RSA Insurance Ireland we understand that your time is precious, and this guide has been designed to give you practical advice on reducing the risks that may arise in the course of your activities and affect you, your staff, your customers and your business.

We understand that you may not have direct control over the minimisation of some of the threats to your property, but you are in the perfect position to influence how they are tackled!

The guidelines can also be applied to any property you occupy e.g. your office, as well as the properties you rent to others.

Make periodic inspections of the rented properties to satisfy yourself that good standards of risk management are in place. Unannounced work visits are best.

We have considered guidance under the five headings:

I. Protecting your property from fire

Arson

Malicious arson is a serious threat and constant vigilance and awareness are essential to minimise the possibility of an attack.

- Locate all bins, skips, pallets and other combustible materials a minimum of 10 metres distance from the exterior walls of the building.
- Arrange for regular collection and removal of bins and combustible waste.
- If there is no suitable external storage, store waste in a secure internal area.
- Ensure your property is securely fenced and gated to prevent intruders.
- Remove graffiti and repair any damage immediately to deter further damage occurring.

Electrical Installation

To ensure that your Electrical Installation is maintained in a safe condition, you should arrange for it to be checked regularly by a RECI or ECCSA approved electrical contractor. Industrial premises should be tested every 3 years and other commercial premises every 5 years.

Smoking

Smoking is banned in the workplace and rather than allow smoking anywhere on the outside of your premises you should:

- Restrict smoking to a designated area that is kept free from any combustible storage.
- Provide metal lidded bins for the safe disposal of cigarette ends.

Heating

- Arrange for the boiler to be serviced annually.
- To prevent goods being stored too close to boilers / heaters a fixed steel barrier fence should be erected 500mm from the boiler / heater or hatch markings marked out on the floor so as to identify the area to be kept clear.
- Discourage the use of portable heaters, but if they have to be used in an emergency, the electric fan heaters or fluid filled radiators are the safest choice.

2. Protecting your property from natural hazards

Flood

- Check with your Local Authority whether your property is in a flood risk area.
- If you are, then you should prepare a flood plan, detailing actions that will need to be taken to minimise damage and disruption. Practice putting the plan into action so that you and your tenant (and their staff) will be sure it works and have experience of what to do.

Water Damage

Before winter sets in, you can take some simple precautions:

- Get dripping taps repaired.
- Make sure pipes are properly lagged with suitable insulating material.
- Ensure any central heating system has a frost stat fitted, particularly in cold areas where pipes are vulnerable.
- If the premises are likely to be unoccupied for a longer period, e.g. over Christmas and New Year, the water should be turned off at the stopvalve and the system drained where possible.
- Ensure that you and your tenant (and their staff) know where the water mains supply stop valve is located in case of a burst pipe.

Storm Damage

- Making sure your premises are in a good repair will minimise the chance of storm damage. Check the fabric regularly (walls, roof & any outbuildings) and ensure any problems you find are repaired promptly.
- Carry out an annual inspection of your roofs, roof lights, gutters and downpipes and arrange for any necessary repairs to be carried out.

3. Protecting your property from crime

The level of security required for your premises will mainly be determined by the business of your tenant, and you should ensure a good basic level of security.

- Locks on all external doors should carry the British standards “kite-mark” and comply with BS3621 (This will be stamped on the lock and shown clearly on the packaging).
- As a minimum, all accessible opening windows should be fitted with key-operated locks, but you may need to consider fitting grilles or shutters to protect shop fronts, secluded windows or roof lights.
- Given time, almost all physical security can be overcome. You should fit a **Monitored** intruder alarm system which will act as a deterrent and limit the time an intruder will have on your premises. Your intruder alarm installer must be registered with the private security authority registered installer.
- You should consider fitting access control locks on entrance doors to prevent intimidation or robbery when reduced numbers of staff are working late.

4. Protecting occupants and visitors from accidents

Slip, Trips & Falls

One in five accidents to employees and over half of all accidents to members of the public are caused by slips, trips and falls.

- Repair or replace damaged floor coverings immediately, especially on stairways and areas where the public have access.
- Ensure that the surface in car park is level.
- Replace blown bulbs as they occur and ensure that there is adequate lighting provided within the premises and on external walkways and car parks.
- Carry out routine inspections of the premises to ensure that all surfaces are in good repair and free from slip and trip hazards.

Steps / Stairwells

- Steps should be of equal dimension and provided with handrails.
- Where a single step exists, fit brightly coloured nosing on the edge of the step and provide a handrail to clearly highlight it.
- The Buildings Regulation requires the underside of guardrails on landings and handrails on stairwells to be 'so constructed that a 100mm diameter sphere can not pass through any openings in the guarding and that it will not be readily climbable'. Where openings exceed 100mm, there is the potential that toddlers and young children could fall through.

Electricity

- Electricity can, and does kill, and the law insists that your electrical installation is safe.
- Ensure electrical equipment is only used for the purpose for which it was designed.
- Use an ECSSA / RECI qualified electrician for electrical installation and repair work for regular testing of portable electrical items to ensure they are in good working order.
- The electrical installation should be inspected and tested periodically by a RECI or ECCSA approved installer. Industrial premises should be tested every 3 years and other commercial premises every 5 years.

Fire Safety

Carry out a fire risk assessment; This is a legal requirement for all businesses (even one-person operations) as swift evacuation of the premises is vital in the event of a fire.

- Ensure you have clearly signed and unobstructed escape routes and that all occupants are aware of the evacuation procedure.
- Undertake at least one fire evacuation drill annually.
- If there is a flat or apartment on your premises then you must install a fire alarm system and emergency lighting to ensure early warning and allow for the safe egress of all occupants.

Accident Reporting & Investigation

Make sure that all accidents and incidents are recorded and investigated, as lessons can be learnt to prevent them in the future.

If an employee or visitor is involved in an accident or incident, you should record:-

- Date and time of accident.
- Particulars of persons affected.
 - Full name
 - Occupation
 - Nature of injury or condition
 - Address & contact details
- Place where accident occurred.
- A brief description of the circumstances.
- Photographs of the locus of the accident.
- Victim & witness statements as appropriate.

Any incident with claims potential should be reported immediately to your broker for notification to Insurers.

5. Main Legislation Applying

The Safety Health & Welfare at Work Act 2005 places responsibility for occupational health and safety on employers and employees in framing and implementing occupational safety and health within the workplace, regardless of the number of employees (if any).

Under the Act:-

- o Employers must:
 - Ensure health and safety of employees in the workplace.
 - Ensure the health & safety of visitors and members of the public who access your premises.
 - Ensure that the safety statement & staff training is in a form, language and manner that can be understood by all employees.
 - Ensure that the safety statement is brought to the attention of all employees annually or when changed.

- o Employees must:
 - Comply with instructions given regarding health and safety and the health and safety of others.
 - Use any personal protective equipment provided as appropriate.
 - Not interfere with or misuse any work equipment.
 - Not deliberately endanger the health and safety of themselves or fellow workers.

The Building Control Act 1990 and associated Regulations and in particular Technical Guidance Documents 1997 – 2006.

The information set out in this document constitutes a set of general guidelines and should not be construed or relied upon as specialist advice.

Therefore RSA Insurance Ireland Ltd accepts no responsibility towards any person relying upon these Risk Management Guidelines nor accepts any liability whatsoever for the accuracy of data supplied by another party or the consequences of reliance upon it.

For further information on this or any other related Risk Management topic please contact the Risk Control Unit in RSA Insurance at 01 – 290 1123.





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