

# Loss Control Questionnaire: **Hotels and Accommodations**

Provided by TIG Advisors

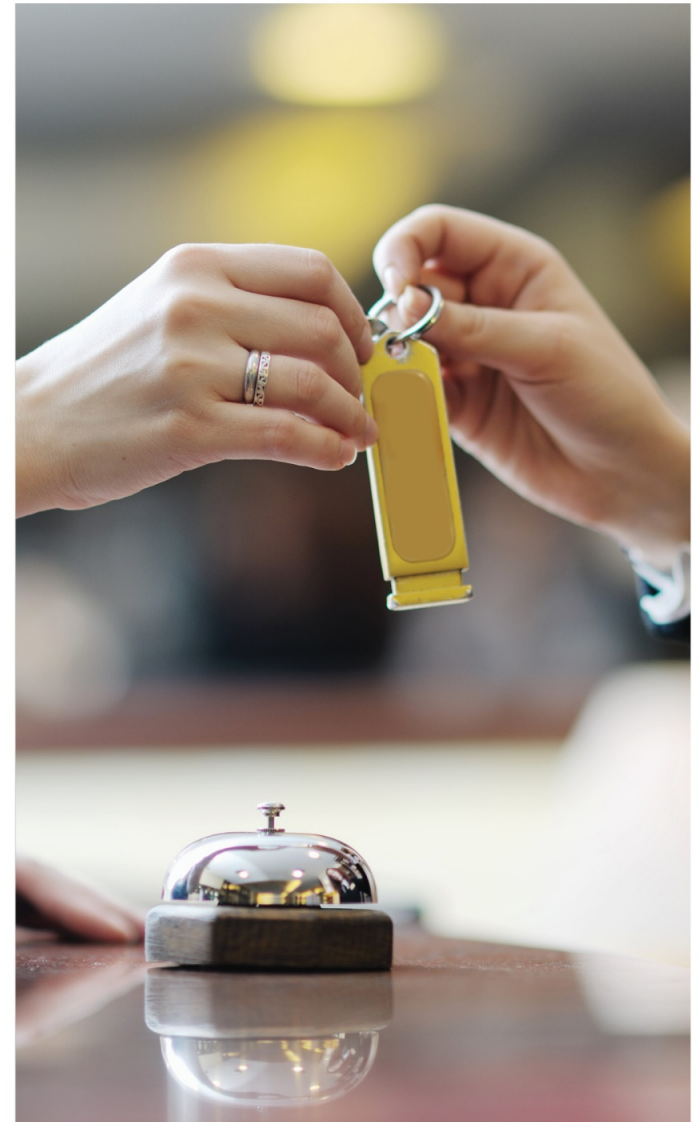


## Examine Your Risk

Owning and operating a hotel, motel or other accommodation can be a rewarding endeavor. However, accommodation operators have to manage numerous exposures related to lodging, and many offer amenities—including pools, exercise facilities, bars and restaurants—that can dramatically increase the number of risks.

Thankfully, assessing your exposures and taking the appropriate precautions can go a long way toward protecting your business. This proactive approach is particularly important when it comes to identifying and avoiding gaps in your risk management program. In many cases, insurance companies will require hotel owners to have certain policies and procedures in place in order to obtain or maintain coverage.

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



**PROPERTY**

<b>Property - General</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>	<b>Notes</b>
Is the building in good condition overall?				
Is the roof in good repair with no visible water intrusion marks?				The age of the roof should be taken into consideration—a thorough roof inspection can provide you with invaluable information.
Is the electrical wiring in good repair?				Wiring must be in compliance with NFPA 70.
Are there Class ABC fire extinguishers in common areas?				Fire extinguishers should be available in hallways, lobbies and other common areas. They must be inspected and tagged at least annually.
Is a no-smoking policy in place?				Smoking, if allowed, should be limited to outdoor areas and away from any hazards.
Is trash removed and not allowed to pile up?				Accumulating trash presents a fire hazard and may even attract vermin and pests.
Are fire detection systems installed? Are they inspected and tested regularly?				
Is landscaping completed on a regular schedule? Are trees trimmed away from the building as part of landscaping duties?				Vegetation that's too close to the building can damage property during windstorms as well as create significant fire hazards.
Are appliances inspected before new tenants move in and at regular intervals?				Faulty appliances could cause gas leaks, electrical fires or water damage.
Do you hire a qualified person to make repairs and address maintenance requests?				Only qualified people (e.g., plumbers and electricians) should make repairs.

<b>Property - Cooking Equipment</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>	<b>Notes</b>
If there is a restaurant on-site, is it separated by a fire wall?				A commercial kitchen does not include a basic continental breakfast prep area with basic appliances, like a refrigerator or microwave.
Are cooking appliances in good condition and maintained by a qualified contractor?				
Are there Class K fire extinguishers in the kitchen?				Class K fire extinguishers are specific to cooking fires and must be inspected regularly.
Is cooking equipment covered by a hood to capture grease-laden vapors?				Typical cooking equipment that needs to be under hoods includes ranges, griddles, fryers and grills.
Is the hood cleaned at the appropriate intervals (e.g., two to four times per year) by a qualified third party?				Cleaning should occur semiannually for most cooking operations; quarterly for high-volume, charbroiling or wok cooking operations; and monthly for solid-fuel cooking operations.
Are grease traps cleaned regularly?				
Is there an 8-foot-tall metal baffle in place, or at least 18 feet of space between open flames and the fryer surface?				
Is there an automatic extinguishing system (AES) inside the kitchen?				
Is the AES compliant with UL 300?				This will be stated on the manufacturer's tag.  Most newer systems should be compliant, while older systems made before UL 300 may not be.

Are the nozzles for the AES over cooking equipment?				
Are employees trained on how to use extinguishing equipment?				
Is the AES inspected and serviced by qualified contractors?				
Are refrigeration systems inspected for leaks and maintained by qualified contractors?				

<b>Sprinkler System</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>	<b>Notes</b>
Is there an automatic sprinkler system installed?				Sprinkler systems are often required in hotels by local jurisdictions. In some cases, retrofitting is required. Even if the system is not required by law, insurance carriers often require policyholders to install one.
Is the sprinkler system designed for the hazard?				Sprinkler system data should be located on a placard on the system.
Is the sprinkler system inspected at least annually? Does it pass these inspections?				Sprinkler inspection information should be located on tags and paperwork on the risers.
Is the fire department connection (FDC) outside the building easily accessible?				These items must be accessible so the fire department can pump more water into the system.
Are sprinkler riser valves supervised (e.g., locked open or electronically monitored)?				
Are employees trained on what to do if a sprinkler is ever damaged and opens?				In the event a sprinkler head is accidentally broken and goes off, it's critical to shut down the water to avoid further water damage.

Are guests instructed to never block sprinkler heads?			For most sprinkler systems, 18 inches of clearance below sprinkler heads must be maintained in order for them to work properly. Signage should be used to educate guests on the dangers of blocking sprinkler heads with personal items, such as clothes.
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**GENERAL LIABILITY**

<b>Premises/General</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>	<b>Notes</b>
Are floor surfaces clean and dry?				
During winter, are the parking lot and sidewalks clear of snow and ice?				Shoveling should either be completed by a qualified employee or a third-party contractor.
Are walkways well-lit, especially entrances, exits and stairways?				
Are exits clearly marked and clear for an emergency exit?				
Are floor plans and exit routes posted in key areas so guests know how to exit the building in case of an emergency?				
Is there an emergency lighting system in case power is lost?				The emergency lighting system must be tested regularly by a third-party contractor
Are there adequate smoke and carbon monoxide alarms in each room?				
Do hearing-impaired guests have access to a room with special alarms?				
Is the parking lot in good repair with well-marked spaces?				
Is there a security system place? Does it include cameras?				

Are restricted or potentially hazardous areas marked with "Authorized Personnel Only" signage?				
Are locks changed if a key is lost?				
If rooms have balconies, are railings the appropriate height and design? Are they in good condition?				
If there is a fitness center on-site, is access limited to those who have signed a waiver?				
Does housekeeping inspect room furniture for damage and bedbugs?				
Is mold inspection or testing done regularly?				Mold can create serious indoor air quality and health concerns.
Are air ducts cleaned regularly?				
If there are elevators on-site, are they inspected regularly by a qualified person?				Most states require businesses to inspect any elevators they have on their premises.
Are employees trained on food safety if food is served in your hotel?				Training should cover hygiene, including hand-washing best practices and dangers associated with food spoilage.
<b>Swimming Pool (If Applicable)</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>	<b>Notes</b>
Is the pool designed to National Spa and Pool Institute (NPSI) standards?				You should document NPSI compliance.
Is the pool gated and secured?				



Is access to the pool limited to guests?				
Is appropriate signage placed around the pool? Are pool hours and rules clearly visible?				Signage can include "No Running" and "No Diving" signs. It should also include any applicable warnings regarding water depths and similar pool hazards.
Does your pool have nonslip ladders and surfaces?				
Is access to pool chemicals limited to authorized employees only?				

**WORKERS' COMPENSATION**

<b>General</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>	<b>Notes</b>
Do you support return-to-work?				This can be a written program, a list of light-duty tasks or evidence in past claims of bringing employees back.
Is there a written safety and health plan in place?				
Is chemical training done, specifically on cleaning chemicals?				Mixing incompatible cleaning chemicals can result in very toxic vapors.
Are Safety Data Sheets (SDS) available?				
Is there an eyewash station available?				
Are employees trained on first aid? Is a first-aid kit available?				
Is good housekeeping practiced?				Floors and aisles should be clean with no tripping hazards.
Are stairways in good condition and equipped with nonslip treads and sturdy handrails?				
Are ladders and step stools available and in good repair?				
Are trash and recycling compactors guarded properly and tagged with instructions for use?				
Is there a formal training program for new employees?				

If you perform your own grounds maintenance, is all of your equipment properly guarded?			Lawn mowers, trimmers, snowblowers and similar equipment that is missing guards can cause serious injuries.
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**CRIME**

<b>General</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>	<b>Notes</b>
Are guest rooms equipped with deadbolts? Are windows tamper-proof?				
Is the parking lot under surveillance?				
Is there a burglar alarm? Is it controlled at a central station?				
Are cash, checks and receipts kept in a time-delay safe until deposit time?				
Are deposits staggered?				This is recommended and helps avoid establishing a pattern that can be picked up on and exploited.
Are background checks performed for employees?				
Is there a procedure for reporting robberies?				
Are room keys either recoded or made of unmarked metal?				

**AUTO**

<b>All Drivers</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>	<b>Notes</b>
Are drivers at least 18 years old?				
Are motor vehicle records (MVRs) secured for all drivers?				Annual MVRs are required for anyone operating a vehicle for company business, whether the vehicle is company-owned or not.
Do drivers have an acceptable driving record?				An acceptable driving record typically means the driver has no serious violations (e.g., DUI or reckless driving) in the last five years and no more than two moving violations in the last three years.
Is there a policy in place on cellphone usage? Is it properly communicated to drivers?				Employees should not use hand-held cell phones while driving (hands-free devices are acceptable).
Is there a policy in place on seat belt usage? Is it properly communicated to drivers?				
Are expectations for safe driving communicated to drivers?				
Are inspections conducted on vehicles before each shift?				Whether company-owned or personal, all vehicles should have a basic check done.
Do valet drivers have a valid license?				
Are valet drivers capable of driving a manual transmission?				
Are company vehicles on a regular maintenance plan?				

Is the personal use of company vehicles prohibited?				
For employee-owned vehicles, is evidence of personal insurance reviewed and kept up to date?				