



CBIZ Insurance Services, Inc.

Loss Control Checklist for Residential Property Managers



Examine Your Risk

Whether you're a residential property manager or investor, you're facing rising insurance costs. Therefore, it is becoming more important than ever to have proper risk controls in place not only to mitigate losses but also to demonstrate to insurance carriers the quality of your locations.

In many cases, insurance companies require that certain risk mitigation strategies are in place for businesses to obtain or maintain coverage.

When you can demonstrate the risk control steps you've taken, you'll have far more success combating rising insurance costs.

This checklist gives you the opportunity to review risk categories specific to your operations and take action to address identified risk, ultimately helping you control insurance costs.

PROPERTY

Property – General	Yes	No	N/A	Notes
Is the building in good condition overall?				
Is the roof in good repair with no visible water intrusion marks?				The age of the roof should be taken into consideration; a thorough roof inspection can provide you with essential information.
Do you have any unremediated aluminum wiring or Federal StabLok breaks? This alone can double the cost of insurance.				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.
Are tenants banned from using grills on balconies and patios, and not within 10 feet of the building?				Both gas and charcoal grills should be banned from being used on balconies.
Is trash removed and not allowed to pile up?				Accumulating trash presents a fire hazard and may 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 and create significant fire hazards.

PROPERTY

Property – General (cont.)	Yes	No	N/A	Notes
Are appliances inspected before new tenants/residents move in and at regular intervals?				Faulty appliances could cause gas leaks, electrical fires or water damage.
Do you hire qualified, licensed professionals to make repairs and address maintenance requests?				Only licensed, qualified professionals (e.g., plumbers, electricians) should make repairs.
Is there a system in place to ensure tenants/residents report property damage? Does that system ensure repairs are made in a timely manner?				
Is renters insurance required with the complex as a 'named insured'?				

PROPERTY

Sprinkler System	Yes	No	N/A	Notes
Is there an automatic sprinkler system installed?				Sprinkler systems are often required in multi-family complexes 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 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 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 property managers and facility employees trained on what to do if a sprinkler is ever damaged and opens?				In the event a sprinkler head is accidentally broken and goes off, it's critical to shut down the water to avoid further water damage.
Are tenants/residents instructed to never block sprinkler heads?				For most sprinkler systems, 18" of clearance below sprinkler heads must be maintained in order for it to work properly.

GENERAL LIABILITY

Premises	Yes	No	N/A	Notes
Are tenants/residents required to sign leases/contracts prior to moving in?				Leases/contracts should be reviewed by legal professionals and include information on lease default, liability and penalties.
Are floor surfaces clean and dry?				
During winter, are the parking lots and sidewalks clear of snow and ice?				Shoveling should either be completed by a qualified employee or a third-party contractor.
Are snow- and ice-event logs maintained?				
Are drains, gutters and downspouts clear of debris?				
Are walkways well-lit, especially entrances, exits and stairways?				
Are exits clearly marked and clear for an emergency exit?				
Are restricted or potentially hazardous areas marked with "Authorized Personnel Only" signage?				
Does the complex have adequate smoke and carbon monoxide alarms?				
Are fire hydrants accessible (e.g. unobstructed by snow, bushes or vehicles)?				
Is the parking lot in good repair with adequate lighting and well-marked spaces?				

GENERAL LIABILITY

Premises (cont.)	Yes	No	N/A	Notes
Is there a security system in place? Does it include cameras?				
If the building has a garbage chute, is it designed in a way that prevents children from climbing into it?				The doors to the garbage chute should be high off the ground with small entrances.
If pets are allowed, are there weight restrictions? Are tenants/residents required to take precautions to ensure the pets do not bite someone?				The lease should also contain a provision restricting aggressive dog breeds. Without this language, the policy will likely contain a canine exclusion. Dogs should be kept on leashes when they are outside the building or in the hallways of the complex.
If your building/complex offers onsite laundry, are rules and instructions clearly posted?				
If there is a fitness center onsite, are there posted age restrictions? Is access limited to those who have signed a waiver?				
Is access to master keys to unlock units restricted to designated employees?				
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 onsite, are they inspected regularly by qualified, licensed professionals?				Most states require businesses to inspect any elevators they have on their premises.

GENERAL LIABILITY

Premises (cont.)	Yes	No	N/A	Notes
Are precautions taken to protect your tenants'/residents' confidential and financial information when property managers use the internet?				
Is there an evacuation plan for disasters?				

Playground	Yes	No	N/A	Notes
Are playground equipment and surfaces designed to standards outlined in the Consumer Product Safety Commission (CPSC handbook) ?				The CPSC has technical standards for playground equipment. Installing equipment that does not meet these standards could lead to increased liability.
Is playground equipment inspected regularly?				
Is the playground supervised? If not, is appropriate signage posted and are hold-harmless agreements in place?				Measures should be taken to ensure children are not using playground equipment unsupervised.

GENERAL LIABILITY

Swimming Pool	Yes	No	N/A	Notes
Is the pool designed to comply with American National Standard for Public Swimming Pools (ANSI/APSP)?				You should document compliance.
Is the pool gated and secured?				
Is appropriate signage placed around the pool?				Signage should include “No Running” and “No Diving” signs. It should also include any applicable warnings regarding water depths and similar pool hazards.
Are age restrictions posted?				
Are visible depth markings on the pool deck?				
Does your pool have nonslip ladders and surfaces?				
Are suction and drain covers intact and functioning?				
Are drains, pumps, filters and skimmers clean and functioning properly?				
Are electrical components connected and working?				
Are pool lights working correctly?				

GENERAL LIABILITY

Swimming Pool (cont.)	Yes	No	N/A	Notes
Are walkways and/or decking in good condition?				
Are chairs, tables and umbrellas in good condition?				
Are pool chemicals properly contained and stored?				
Is access to pool chemicals limited to authorized personnel only?				
Do you have a record of chemical testing?				
Is there a life ring and shepherd's hook?				
Is life-saving equipment in good working order and located close to the pool?				
Is safety equipment in good working order and easily accessed?				
Does the pool safety cover fit correctly?				
Is the first-aid kit well-stocked and immediately accessible?				
In winter, is water drained from the pump, heater and filter and equipment turned off?				

WORKERS' COMPENSATION

General	Yes	No	N/A	Notes
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?				
Does the safety manual require employee signature?				
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?				

WORKERS' COMPENSATION

General (cont.)	Yes	No	N/A	Notes
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.
Are unit showings limited to specific hours? Do you log identifications of prospective tenants/residents?				

CRIME

General	Yes	No	N/A	Notes
Are your doors equipped with deadbolts? Are windows tamper-proof?				
Is the parking lot under surveillance?				
Is there an alarm system in place?				
Are background checks performed for employees?				
Do you have cyber liability insurance?				

AUTO

All Drivers	Yes	No	N/A	Notes
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.
Are MVRs monitored annually?				
Is an acceptable driving record criteria metric used to evaluate records?				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 cell phone 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 seatbelt 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.
Is family use of issued/company-owned vehicles prohibited?				



AUTO

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

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



Insurance Considerations

Beyond your typical coverages, consider social engineering, crime, cyber and professional liability coverage.

Also, have your business appraised at least every five years and provide appraisal documentation to your insurance broker. Consider an annual replacement-cost evaluation for the most accurate value of your insured items. In addition, conduct an inventory of your supplies and equipment, including photographs or videos of these items and descriptions; store this information in a secure offsite location.



Additional Resources

[A Comprehensive Guide to Navigating Your Commercial Insurance Renewal](#)

[On-Demand Webinars: Risk Control & Insurance Strategies](#)

[Underwriter Questions to Expect Post-COVID-19](#)

[Building a Culture of Safety Toolkit](#)

[Checklist: Improve Your E-Mod Rating & Positively Influence Work Comp Costs](#)

[Mitigating the Business Interruptions & Risks of Cyberattack](#)

[Cybersecurity: What Every Business Needs to Know](#)

[Business Insurance: Where Not to Cut Corners](#)

[Disaster Preparedness Guide](#)

[Essential Traits of a Commercial Insurance Broker](#)



At CBIZ Insurance Services, Inc., we're passionate about providing strategic solutions that will drive employee engagement and build a dynamic and thriving workplace culture. This isn't cookie-cutter consulting.

Our team of forward-thinking risk control professionals will support and collaborate with you to develop an actionable plan designed to supplement your risk management strategy by addressing your specific business hazards. You can count on us – with over 25,000 clients and 300 associates nationwide – as your trusted advisors committed to your success.

To learn more and determine the coverages that will best meet your insurance and risk management needs, visit us at cbiz.com/insurance



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