



Ecclesiastical Insurance Office plc

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FOR IMMEDIATE RELEASE

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**INSTITUTIONAL PROPERTY MANAGERS MUST DEMONSTRATE AN
APPROPRIATE STANDARD OF CARE**

TORONTO, ONTARIO – Colin Robertson, Risk Control Manager for Ecclesiastical Insurance in Canada, wishes to remind institutional property managers that grounds maintenance is an integral part of an effective risk management program. By law, it is the responsibility of the occupier (any person with a degree of control over the premises such as an owner or a tenant) to ensure that conditions are safe for visitors. If there is an injury, the occupier must be able to demonstrate that an appropriate standard of care was applied.

Winter weather gives rise to unique conditions that create the potential for property damage and/or bodily injury to persons on the premises. For example, slips and falls are especially dangerous for the elderly, who are more likely to suffer serious injury and are less likely to fully recover. With winter just around the corner, Ecclesiastical offers a review of some potential hazards and some of the steps that should be implemented to minimize or eliminate them.

General Property Inspection Program

Establishing a property inspection program is an important first step. The program should include regular inspection, identification of problem areas, and any repairs or actions deemed necessary to resolve them. A written policy should be created, outlining the frequency of inspections (monthly as a minimum) and detailing who is to perform the inspections. Ensure that all staff has read and understood the policy. The inspections must be documented since in the event of an incident, the occupier must demonstrate that adequate precautions were taken. Include the date, time, name of the person doing the inspection, any problems discovered, and actions taken to resolve them. A checklist should also be created to guide the person doing the inspections. An inspection program can help reduce maintenance costs over time by catching problems in the early stages, before they become serious.

Autumn and Winter Checklist

To ensure the condition of the premises for the upcoming winter months, a comprehensive property inspection should be carried out in the late fall and should include the following steps (this list should not be considered exhaustive):

- Inspect all piping and insulation, checking for exposed water pipes or areas with insufficient insulation, such as attics, blind spaces or basements where water pipes

might be prone to freezing. Seal off any areas where cold air could enter the building, especially if there are nearby pipes.

- Ensure there is sufficient insulation in your attic. Insufficient insulation can lead to ice damming, causing significant damage to your roof.
- Perform an inspection of all roof structural members. Any parts that are sagging, cracked or otherwise compromised should be addressed immediately to prevent roof failure from a build-up of snow.
- Examine any exterior stairs. Ensure that treads are in good condition to prevent slipping. Inspect any handrails to make sure they are still of adequate strength.
- All trees should be well pruned to prevent branches from falling off during heavy winds, potentially causing either bodily injury or damage to your property. This also allows for more effective surveillance of the property. Hire a competent contractor to perform all pruning and tree removal work to avoid injuries to employees, volunteers or the building.
- Check all out-buildings to ensure they are in good condition.
- Prevent gutters from backing up by clearing away any leaves, loose debris, sludge or mud. When all material has been removed, flush out the gutters with a hose. This should be done twice yearly by a hired contractor, especially if your building is more than one storey in height. Avoid using ladders. Ensure that drainpipes are clear of obstructions.
- Remove any window air-conditioning units.
- Cover air-conditioner compressors.
- Have a winter maintenance program in place for parking lots, driveways, walkways, etc. The program should include snow clearance and salting/sanding as necessary. Any staff, volunteers or contractors in charge of snow removal and salting need to monitor the weather conditions and adjust the frequency of the work accordingly. All contractors must present proof of insurance and name your institution as an additional insured.
- If your property connects to a public sidewalk, check with the municipality to see if you are responsible for snow removal and salting.
- Position downspouts so water cannot collect on walkways when snow and ice thaw.
- Keep a log of the prevailing weather conditions, including a detailed record of who performed snow removal, salting and/or sanding and when they did so.

- Make sure there are no combustible materials or flammable liquids within the furnace or boiler room. This area should not be used for storage.
- Replace or clean the furnace filter annually.
- The furnace or boiler should be inspected by a qualified contractor on an annual basis at minimum.
- Chimneys should be inspected twice yearly. This is important because creosote build-up can cause a chimney fire. Ensure that both the liner and cap are inspected and make sure there are no blockages by using a mirror to see up the chimney.
- Exterior oil tanks should be inspected twice annually by a competent person for signs of blackening or corrosion and leaking around the oil line, filter and valves. Any leakage should be reported immediately to the fuel supplier and must also be reported to the insurance company and possibly the provincial department of environment. Remove rust with a wire brush and paint over with rust inhibiting paint.
- Have the roof inspected every two years for signs of any damage or possible leaks. Replace any missing shingles immediately to avoid interior damage.
- Make sure all overhangs are clear of icicles.
- On days when the temperature goes above freezing (causing snow and ice to melt) be watchful for the formation of ice when the temperature drops below zero and take appropriate precautions, such as salting.
- If the floors inside the building become wet make sure they are mopped dry quickly and place signs indicating that the floor is wet. Check the condition of the floors frequently. Install rubber-backed mats during the winter months to help keep floors dry. They may need to be changed frequently in high traffic areas. Don't allow mats to roll or bunch up as this creates a tripping hazard.
- During winter months, keep all interior rooms above 12°C to prevent pipes from freezing. The heat should remain on even when the building is unoccupied. If the building is unheated, ensure that the water is turned off and all pipes are drained.
- If pipes do freeze, leave the faucet turned on and turn off the main shut-off valve. Do not attempt to thaw pipes using any type of open flame. Call a contractor.
- To prevent the roof from collapsing, regularly check the roof for excessive snow load, especially after heavy snowfalls, and hire a contractor as necessary to perform snow removal.
- Caution all persons on the premises about the need to take special care when walking during the winter months.

Undertaking documented regular inspections as well as being cognizant of some common seasonal concerns (and taking appropriate action) are essential parts of an effective risk control and property maintenance program. The benefits from such a program include a decreased risk of accidents, lower maintenance costs, and increased security since well maintained properties discourage vandalism and arson.

About Ecclesiastical Insurance

Ecclesiastical Insurance is the insurer of choice for Canada's places of worship, and a specialist insurer of retirement homes, education facilities, museums and galleries, charities, non-profit organizations, and heritage properties.

Established in the United Kingdom in 1887, Ecclesiastical has been present in Canada since 1972. The company is owned by a charitable trust, and is committed to serving the needs of its customers and the larger community. Apart from funds required for business operations, group profits are redistributed for the benefit of faith and charitable initiatives. Ecclesiastical is rated "A" by A.M. Best, and "A-" by Standard and Poor's.

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