Premises and Operations Liability Checklist

If your premises is occupied by persons with physical and/or mental disabilities, you will need to provide extra care should an emergency arise. You are encouraged to comply with the National Fire Protection Association's Life Safety Code - NFPA 101. The NFPA website can tell you how to acquire a copy of the code.

Following is a list of areas you should address to help assure the safety of visitors and guests.

Premises and Life Safety Concerns

Building Exit Design and Capacity:

- ☐ Exits and egress are adequate for the building occupancy, as per NFPA Life Safety Code 101
- ☐ Exit signs provided and illuminated
- ☐ Exit doors open outward in direction of travel
- ☐ Exit doors not locked during occupancy
- ☐ Exit doors not blocked in any way
- ☐ Location of nearest exit is readily apparent from any point in the building
- ☐ Access to all exits is clear and unobstructed
- ☐ Stairway doors or other fire rated doors are not blocked open or prevented from closing as designed

Emergency Lighting:

- ☐ Provided in all areas (as required by NFPA Life Safety Code 101)
- ☐ Proper type, self-activating, and correctly installed
- ☐ Tested on a scheduled basis
- ☐ Provides adequate general illumination to assure safe egress from building
- ☐ Provides exit identification

Stairs and Steps:

- ☐ Good condition
- ☐ Free of tripping hazards
- ☐ No obstructions or storage in stairways
- ☐ Adequate/proper handrails
- ☐ Walking surfaces are smooth, level, even, and provide adequate traction
- ☐ Evaluate all areas as though it is dark and/or inclement weather

Elevators/Escalators:

- ☐ Full maintenance contract on all elevators and escalators
- ☐ Safety devices operate effectively (i.e. interlocks, reopening devices, and emergency cut-off buttons)
- ☐ Emergency communications (telephone and/or alarms) should be tested and monitored
- ☐ Elevator cars stop level with floors

Business Practices:

- ☐ Floor surfaces level, slip resistant, and hazard free
- ☐ Visitors are escorted
- ☐ Visitors in the work areas wear proper personal protective equipment
- ☐ Visitors required to follow safety rules
- ☐ Keys issued to authorized persons only and retrieved when necessary

Parking Lots:

- ☐ Level, free of potholes, and no loose gravel
- ☐ Free from tripping hazards
- ☐ Adequate lighting
- ☐ Poles protected from impact (light, sign, power, etc.)
- ☐ Adequate drainage
- ☐ Traffic control signs and markings present
- ☐ Driver's view not blocked by shrubbery, signs, etc.
- ☐ Separate entrance and exit
- ☐ Channel traffic only one direction per aisle
- ☐ Clearly marked angle parking
- ☐ Driveways at least 12 feet wide
- ☐ Pedestrian lanes marked
- ☐ Sidewalk elevated above the parking surface

Vacant Areas:

- ☐ Secured against unauthorized entry (i.e. fencing, locks, alarms, and/or watchman service)
- ☐ Protect jobsites from children and/or trespassers
- ☐ Periodically, physically evaluate the property for changes
- ☐ "N0 Trespassing" signs posted
- ☐ No unfenced ponds

Swimming Pools:

- ☐ Properly fenced and enclosed
- ☐ Life-saving equipment available
- ☐ Depth marked
- ☐ Rules posted
- ☐ Pool care performed by a qualified technician
- ☐ No diving boards/platforms
- ☐ Pool deck surface to offer adequate traction
- ☐ All lighting and electrical circuits protected by ground fault circuit interrupters
- ☐ Pool and spa drains provide proper protection against hair entrapment

Operations

Construction Contractors:

- ☐ Adequate supervision on site at all times
- ☐ Hold weekly meetings and discuss the responsibility everyone has for the safety of other workers and the public
- ☐ Notification given to each affected adjacent property and business owner
- ☐ Provide pedestrians with safe/protected passage around the jobsite
- ☐ Traffic control in accord with Manual of Uniform Traffic Control Devices
- ☐ Call the local utility company(s) before any digging/trenching begins
- ☐ Blasting subcontracted to a qualified, licensed, and insured blasting contractor
- ☐ Adequate security system with controls in place to protect the jobsite and the public
- ☐ Fence the jobsite, particularly in downtown areas
- ☐ Establish and enforce a policy prohibiting loaning or borrowing tools and equipment to or from other contractor's
- ☐ Minimal traffic control should include at least:
  - ☐ A competent person responsible for pre-planning traffic control
  - ☐ Use only trained persons to flag traffic
  - ☐ Taper the traffic lane you block
  - ☐ Establish a "safe zone" around the workers
  - ☐ Set up barricades around the site
  - ☐ Provide adequate lighting or flashing warning lights for night lighting
  - ☐ Check all signs and lights at least daily, more often as conditions warrant and document
  - ☐ Be sure the warning signs are adequately anchored and don't become knocked down or blown over
  - ☐ Provide adequate warning signs ahead of the jobsite
  - ☐ Avoid leaving any open excavations if possible; if not, protect on all sides with adequate barricades

Independent Contractors:

- ☐ Require Certificates of Insurance for general liability and workers' compensation
- ☐ Check references and their ability to do your work
- ☐ Enforce/train contractor's employees in the safety policy and rules
- ☐ Policy limits are adequate to cover anticipated liability claims

Sponsored Teams or Events:

- ☐ Crowd control procedures adequate
- ☐ First aid facilities available
- ☐ Personal protective equipment provided to participants
- ☐ Spectators must be protected from physical harm (as per NFPA Life Safety Code 101 and NFPA Standard for Seating Code 102)
- ☐ Sports equipment to be in good condition
- ☐ Teams to be well supervised
- ☐ High risk equipment should not be used (i.e. trampolines, diving boards, etc.)

This document is advisory only and does not attempt to list all potential hazards or identify all possible remedial actions. You are responsible for the safety of your premises, operations, and products. FCCI Insurance Group and its affiliates and subsidiaries shall not be liable for any loss, injury, death, damage, or expense arising out of the use of this bulletin.