

## Property Inspection Program

**Lines of Business:** Property, General Liability, Workers' Compensation, Public Official Liability

**Risk Control Strategy/Key Issues:** Reduce physical exposures to loss with a documented self-inspection program and issue follow-up process.

### Suggested Program Elements:

- 1. Program Statement:** A general statement noting that the program establishes guidelines and procedures for inspecting the organization's operations, facilities and grounds for various hazards that can cause injuries and property loss. It should also include a statement regarding the commitment of management to the success of the program.
- 2. Program Responsibilities:** Identify a site administrator and/or management representative who will be ultimately responsible for ensuring that inspections are conducted according to a defined schedule, with recordkeeping, and follow-up to ensure corrective action. Required training should be set forth for those that will participate in the program.
- 3. Inspection Program:** Organizations face a variety of exposures that can result in injury, illness, or property damage. A viable self-inspection program is one of the best ways to discover hazards and take action to correct them before they result in a loss. The inspections should be done on a regular basis (quarterly at a minimum) and incorporate the use of a written form to guide the inspection. Self inspection check lists are designed to assist in identifying problem areas which may cause a loss if not addressed. Examples of activities and areas that should be inspected include, but not limited to:
  - Auditorium/Gymnasium
  - Food Service/Cafeteria
  - Science and Chemistry
  - Swimming Pools and Associated Facilities
  - Skate Parks
  - Water Parks
  - Electrical Service
  - Athletic Fields
  - Athletic Administration Function
  - Building Fire Inspections
  - General Building and Grounds
  - Shop Inspections
  - Office Safety
  - Playgrounds
  - Equipment

Many of these inspection forms are available at the Trident Web site or through your Trident Insurance Risk Control Consultant.

- 4. Documentation:** All inspections should be documented on a standard checklist report form. The form should identify the location being inspected, department where the inspection is taking place, date, inspectors name, and specific items (OSHA, NFPA, and / or industry standards) that the inspector should investigate. Once completed these forms should be turned over to person (s) who is responsible and accountable for the program. Then the deficiencies noted on the form should be prioritize by severity, probability to cause a loss, and cost of correction. Once completed deficiencies identified should be reported to the maintenance department or designee for resolution. Inspections and corrective actions taken should be documented and filed in the event of litigation. *A process should be in place to ensure that life-threatening or serious conditions warrant immediate response.*

- 5. Program Monitoring:** An integral part of assuring the self inspection procedures are being adhered to is through program monitoring. Program monitoring equals quality assurance. This process includes scheduled and spot checks of inspections, records, progress reports, and maintenance logs to assure that procedures are being followed.

A written follow-up system should be developed to establish a time frame for correcting hazardous conditions brought forth by the self-inspection program. The follow-up system will assure that hazardous conditions are corrected in a timely manner. Documentation can be of great benefit in certain types of liability and property damage suits.

- 6. Training:** Before asking an employee to conduct a self-inspection, he or she should understand the questions to ensure that they are being conducted correctly. An effective program requires management's commitment to provide training and guidance needed to implement it.

**Program Activities Calendar:**

- Monthly facility inspections
- Quarterly review of report compliance
- Comprehensive annual program review

**Web Links:**

- United States Department of Labor – Occupational Safety & Health Administration  
[www.osha.gov](http://www.osha.gov)

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