

BED & BREAKFAST, INN AND HOTEL OWNERS



At MMG Insurance, we know how much time, money, and effort you've put into your business and the safety of your guests. We believe this enormous investment deserves the best protection possible, and that's exactly what we've provided to policyholders for almost 125 years.

Follow these tips below to help protect your business from damage and keep your customers safe from harm.

Fire – A major risk that deserves attention

- Check smoke detectors semi-annually and replace batteries
- Place fire extinguishers in easily accessible locations with clearly marked signs and service annually
- Test and evaluate sprinkler systems (dry or wet) annually and keep detailed maintenance records
- Service heating and cooling systems annually
- Inspect alarm system annually
- Electrical systems should be up to code with the proper size circuit breaker panel
- Communicate clear rules for interior/exterior fireplaces, i.e. no fires after 10 PM, fires must be started by staff only, etc.



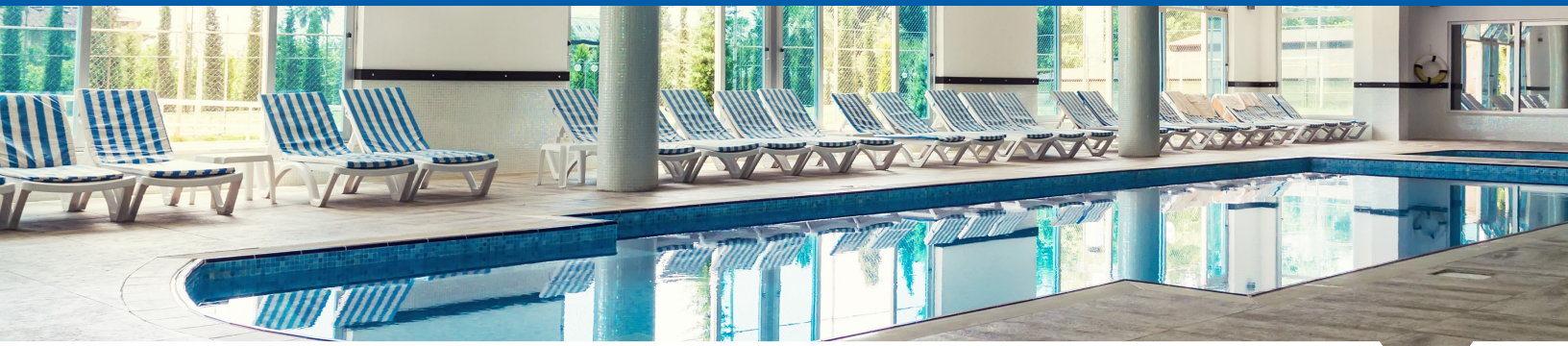
Clothing Dryer - Maintenance and safety

- Clean filters after each use
- Keep external vent clean
- Use approved dryer ducts
- Keep area around dryer clean
- Use extra caution with solvent soaked rags as they can be combustible

Winter – Frozen pipes and snow load dangers

- Maintain adequate heat in each room at a minimum of 55 degrees
- Turn off outdoor faucets on the exterior and the interior shutoff before the first frost
- Insulate pipes—especially in crawl spaces and areas around the exterior perimeter
- Clear roofs and decks after each storm
- Display falling ice and snow signs (especially with metal roofs)
- If your operation is Seasonal only:
 - Have someone check the premises on a scheduled basis
 - Or, if the previous measure is not taken, have a qualified plumber drain all water lines/fixtures and the heating system
 - Install a freeze alarm to send an alert if the temperature drops below a preset level





Pools – Fun can come with risks

- Outdoor pools should be surrounded by a fence and a locking gate
- Indoor pools should require key card entry
- Both outdoor and indoor pools must have anti-entrapment drain covers
- Avoid installation of diving boards or slides
- Post visible signs for the following, when applicable:
 - Hours of operation
 - No lifeguard on duty/swim at your own risk
 - No diving in areas less than 8 feet deep
 - Depth of the pool
 - Unsupervised age restrictions
 - Caution: slippery or uneven surfaces
 - No alcoholic beverages near pool area
- Maintain lifesaving equipment such as life preservers or rescue hooks
- Ensure all chemicals are stored properly

Record keeping and communication – Maintain an ongoing record of the following:

- Accidents or unusual events detailing witnesses, comments made, injuries observed, refusal/acceptance of medical care
- Routine inspections for maintenance concerns (hallways, windows, walkways)

- Each time smoke detector batteries are replaced
- Snow removal activity
- Certificates of Insurance from contractors/vendors
- Food prep/kitchen area inspections

Other safety reminders

- Ensure the parking lot is level with no potholes
- Install and maintain proper lighting in parking lots, entrances, and exits
- Mark and paint tire stops in parking lots
- Be sure handrails are securely fastened and up to code
- Clearly mark exits and entrances with signs
- Post a fire escape route in all rooms
- Check carbon monoxide detectors annually
- Ensure proper locks are installed and functional on interior guest doors
- Keep spare parts (sprinkler heads) for emergency repairs to sprinkler systems
- Inspect and test elevators annually
- Be proactive in pest management, train employees on bed bug inspections and maintain a record of training
- If dogs are allowed, inquire the type of breed at time of reservation and require leashes in common areas
- Install cameras in high traffic areas and ensure video is preserved in the event of loss

