

Be Prepared for Unexpected Threats

As a property manager or landlord, you need to be prepared for a host of unforeseen dangers that threatens your property, including criminal activity, natural disasters and terrorist acts. Though these events may seem unlikely, without prior planning, you leave yourself or your company open to financial disaster, especially if you are forced to evacuate or temporarily close down your buildings.

Inspections, Repairs and Maintenance Can Bolster Security

One risk you should be aware of and plan for is criminal activity, including vandalism, break-ins, theft and violence. Though not all security threats can be avoided, some situations can be prevented with appropriate preparation, inspections, repairs and maintenance.

- Advise tenants to report any suspicious persons or activity in or around the property.
- Establish and follow visitor control procedures when feasible. This may include assigned parking, sign-ins for use of public areas, escorts for tours of the property, etc.
- Survey locks, fences, exterior lights and other physical security devices to ensure that they are in place where needed and in proper operating condition. Establish a monthly inspection of your security perimeter and key protective features of your facility.
- Evaluate critical locations in your facility for proper security, including the electric, telephone and gas units, building entrances, transformers, outside storage units and computer rooms.

- Be sure each unit is equipped with appropriate locks and security features, and instruct tenants to let management know if maintenance is needed or if their key is lost or stolen.
- If your property has a security/fire alarm system, be sure it is operating properly and that key personnel know how to arm/disarm it.
- Make sure that fire suppression systems are regularly inspected and maintained. Also ensure

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that a sufficient number of personnel know how to activate, operate and shut them down.

- Closed-circuit television can serve as an excellent crime deterrent, and when the system is equipped with a recorder it can help solve crimes.
- Review your procedures for issuing keys and access cards. Keep a list of all tenants who have received keys, and how many were issued per unit.
- Discuss security with your local police service. They are often willing to provide information and support, which may include regular patrols through or past your properties.

Provided by Crendon Insurance Brokers Ltd

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- Have your local fire service conduct a pre-planned visit to your building. While there, they can identify potential hazards and plan fire suppression priorities.

Disaster Planning

- Be sure to discuss terrorism and applicable natural disaster cover with your Crendon Insurance Brokers Ltd representative.
- Keep copies of insurance policies and other critical documents in a safe and accessible location (eg a fireproof safe).
- Evaluate which disasters are most likely to occur in your area, remembering to include the possibility for terrorist activity. Be sure you are prepared for all of the risks you identify.
- Develop a Disaster Recovery Plan. If you already have one make sure that it is up to date. This entails preparing for anything that disruption in essential systems, infrastructure or building functions.
- Have telephone call lists available (include mobile phone and pager numbers) for all key personnel so required staff members can be contacted from any location in the event of a disaster.
- Establish a system to communicate with tenants in the event of a disaster or other emergency situation. Educate tenants about this system and other disaster response plans that they should be aware of, including evacuation or building lock-down procedures.
- Consider establishing an alternate method for your phone service if the switchboard becomes unusable (eg forwarding incoming calls to a mobile phone or remote number).