

## **SAMPLE RISK MANAGEMENT CHECKLIST**

### ***Establish Risk Management Goals***

- ✓ Establish risk management goals by consulting with your local fire and police departments and your condominium professionals, such as your property manager, your insurer, your lawyer and your engineer.
- ✓ Determine what inspections are needed and how often.
- ✓ Keep a log of the inspections completed and any remedial action taken.
- ✓ Maintain appropriate insurance.

### ***Fire Safety and Prevention***

- ✓ Consult the Fire Department to ensure that your building is fire safe.
- ✓ Have a plan for a safe exit from fire or other emergencies.
- ✓ Test fire equipment regularly to ensure it will function properly when needed and keep records of the results and the maintenance and repair work completed.
- ✓ Ensure fireplace flues and dryer vents are maintained and free from debris.
- ✓ Ensure doors have self-closing latches to prevent the spread of fire and smoke.

### ***Roadway Safety***

- ✓ Post speed limit controls for common area driveways and garages and enforce them.
- ✓ Keep common element roadways, driveways, parking lots and side walks free from debris, snow and ice and repair damage to these areas immediately.

### ***Common Area Safety & Security***

- ✓ Consult your Police Department for advice with respect to security issues specific to your condominium and enact a security plan. Follow the plan.

- ✓ Define duties and reporting relationships for board members, managers and staff to ensure common elements are constantly monitored.
- ✓ Fence off unsafe common areas and repair them immediately.
- ✓ Keep dangerous areas locked, for example the roof or the boiler room.
- ✓ Take necessary action to remove dangerous animals/pets.
- ✓ Ensure that all indoor and outdoor recreational/ exercise equipment are well-maintained and safe for use.
- ✓ Maintain adequate lighting, gates, patrols and surveillance cameras.
- ✓ Have elevator equipment and balcony railings tested regularly and keep records of the results and the maintenance and repair work completed.

### ***Pool and Recreational Safety***

- ✓ Post notices around pools and other recreational areas that if no supervision is being provided, the user is at his own risk. Include notices that minors require adult supervision.
- ✓ Mark the deep end and the shallow end of the pool (show water depths) and post a sign that no diving is allowed.
- ✓ Close pool and recreational facilities after midnight. Most accidents occur at night.
- ✓ Pass a rule to prohibit alcohol on the common elements including the pool area.
- ✓ Install sturdy hand rails and non-slip tiles with traction strips around the pool area and on pool steps.
- ✓ Install self-locking gates to securely enclose outdoor pools and ponds.
- ✓ Maintain life-saving equipment near the pool and exercise facilities.
- ✓ Keep pool chemicals and other hazardous substances in a locked storage facility.
- ✓ Maintain and check pool water to ensure proper levels of pool chemicals.

### ***Workplace Safety***

- ✓ Carefully check out all independent contractors to ensure they are competent to perform the work and have the proper liability insurance and workers' compensation coverage for employees.

- ✓ Hire qualified contractors to perform regular maintenance work. Avoid using volunteers where trained professionals are required.
- ✓ Develop workplace safety protocol and inspect the common areas where the work will be completed to ensure it is safe.
- ✓ Ensure staff and contractors are properly trained to carry out the work, including safety training.
- ✓ Ensure staff and contractors are not instructed to complete any work that is dangerous and which they are not trained to do.

### ***The Obligation to Insure***

- ✓ Identify your risks and consult your Insurance Agent to ensure adequacy of the Condominium's insurance policy.
- ✓ Conduct proper insurance appraisals on a periodic basis to ensure adequate insurance coverage is in place.

### ***Tips for Reasonable Safety***

- ✓ Establish communication channels with owners and tenants.
- ✓ Listen to concerns of owners, tenants and visitors and take appropriate action.
- ✓ Have regular meetings between the Board and owners to discuss liabilities and risks faced by the Corporation.
- ✓ Have a written plan that can be passed on to new personnel or Board members when personnel and the Board changes.
- ✓ Remember waivers and releases will not likely help if the Corporation was negligent.
- ✓ Be vigilant! If you think there may be a liability issue, there probably is.

***Andrea M. Thielk, B.A., LL.B., J.D., A.C.C.I. (Law), F.C.C.I.***  
*practises condominium law in Windsor, Ontario at Injury Law Group*  
*Ms. Thielk is a Director and Past President of the Windsor-Essex County Chapter of CCI.*

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