



Participant Workbook

Risk Management

CAM 
CERTIFIED APARTMENT
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NAA
NATIONAL APARTMENT ASSOCIATION
Education Institute

Risk Management

Participant Workbook

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Slide 3



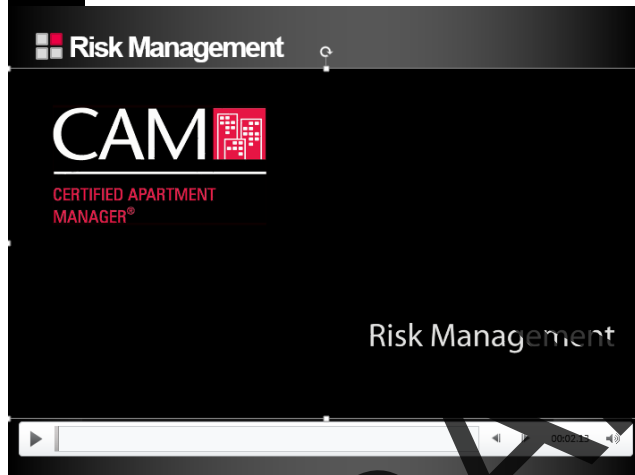
Agenda

- A CAM's Role
- Minimize Financial Risk
- Minimize Risk to Physical Plant
- Minimize Risk to Residents
- Minimize Risk to Employees
- Emergency Plans
- Prevent and Control Loss

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A photograph of a woman with long brown hair, wearing a grey blazer over a black top, sitting at a desk and talking on a black corded telephone. She is looking down at some papers on the desk. A computer mouse is visible on a mousepad in front of her.

Slide 4



Risk Management

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Risk Management

A video player interface showing a slide with the text 'Risk Management' and the CAM logo. The video player has a progress bar at the bottom and a play button on the left.

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A CAM's Role

It is the CAM's responsibility to adopt, implement and monitor risk management practices that will reduce the risk of potential hazards. You can limit liability by adopting effective risk management practices. To recognize, confront, and prepare for potential threats, you should implement a risk management process.

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Risk Management

Future Avoidance Definition
Analysis Control
Danger Measure
Loss Monitor

RISK MANAGEMENT

A process that involves recognizing, confronting and preparing for any potential threat to your property, residents, contractors, visitors and employees.

Re	Project	Retention	
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Slide 7

Assets to Protect

- 1 Property**
 - Buildings
 - Facilities
 - Equipment
 - Materials
- 2 People**
 - Staff
 - Residents
 - Visitors
 - Vendors/contractors
- 3 Community Goodwill**
 - Reputation
 - Stature in community
 - Appeal to prospects

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Risk Analysis Process

- 1 Identify potential risks in operations**
- 2 Analyze the frequency and severity of past/potential losses**
- 3 Eliminate or reduce risks**
- 4 Build financial protection to cover non-eliminated risks**
- 5 Create risk management policies and procedures**

Analyzing property risks creates a more secure and healthy environment for residents and employees.

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Risk Management: A CAM's Role

- Conduct inspections
- Involve everyone
- Follow laws & regulations
- Maintain safety records
- Monitor preventive maintenance
- Communicate safety procedures
- Establish safety programs
- Educate staff & residents
- Understand transfer of risk .

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 Risk Management: A CAM's Role



- Adopt, implement, and monitor practices to reduce potential risks.
- Limit liability by adopting effective risk management practices.
- Incorporate effective risk management practices in every aspect of management to eliminate or control risk that could threaten property value.

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Minimize Financial Risk

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Types of Financial Risk

Fraud	Theft	Embezzlement
<ul style="list-style-type: none">• Identity theft• Practices that could present potential exposure• Hacking of resident, prospect or property information	<ul style="list-style-type: none">• Supplies or equipment• Proprietary information or intellectual property• Rents or cash held at the property• Keys to access resident apartments or other areas of the property	<ul style="list-style-type: none">• Manipulating information about rent collections or expenses for the purpose of diverting funds

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Data Destruction Rules

- Ensure everyone understands policies about storing electronic information.
- Provide detailed instructions to staff about when, and if, any data can be deleted.
- Ensure appropriate antivirus programs are up-to-date to prevent hacking or damage to data.



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Minimize Financial Risk

- 1 Income, Fees and Cash
- 2 Property
- 3 Records and Screening

- Verify all income that is posted
- Ensure fees are not waived
- Verify resident referral fees before making payments
- Verify concessions
- Do not keep cash in the office
- Ensure payments are processed and/or deposited daily.

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Minimize Financial Risk

- 1 Income, Fees and Cash
- 2 Property
- 3 Records and Screening

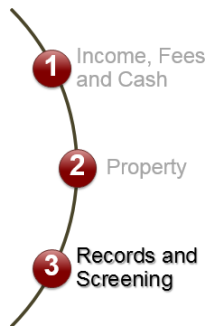
- Verify vacant apartments
- Secure any rent drop boxes
- Ensure alarm systems are operational and used consistently
- Secure key making equipment and key blanks
- Keep maintenance shop locked at all times .

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Minimize Financial Risk



- Manage software passwords
- Verify move-in screenings and payments
- Review resident files
- Ensure vendor rebates and discounts are documented
- Control how new vendors are approved .

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Minimize Risk to Physical Plant

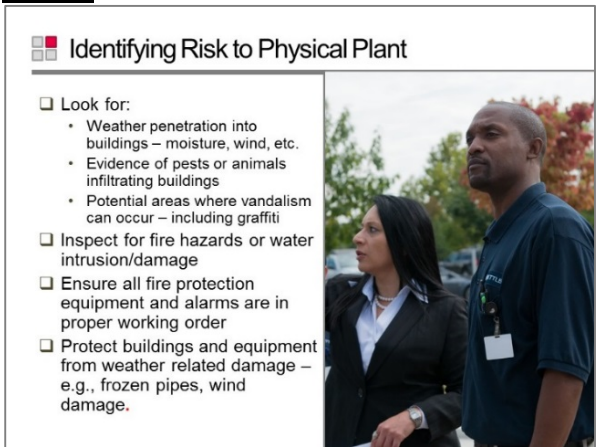
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Resident Risks

1 Property

2 Crime Deterrence

3 Environmental Hazards

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Property Hazards/Habitability

Suitable maintenance of housing properties
You are responsible for:

- Repair and maintenance to reduce safety hazards
- Maintaining a habitable condition at all times
 - Enforced through local, state, and federal statutes .

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Habitability Includes

- Protection from weather with roofs, walls and windows
- Trash collection and pick-up
- Working water, heat, A/C, electricity, plumbing, lighting
- Clean and safe common areas
- Elimination or warning of environmental hazards
- Control of nuisances such as noise or overcrowding
- Maintenance of appliances and equipment .

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Ensuring Habitability



- Conduct inspections
- Comply with codes and regulations
- Follow a preventive maintenance program
- Create and manage maintenance records
- Encourage residents to report needed repairs
- Make repairs quickly
- Inspect completed repairs
- Follow up after repairs .

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Types of Property Hazards

- Deteriorating sidewalks and curbs
- Holes in parking lots
- Defective steps and handrails
- Rotting and weathered wood
- Slippery walks
- Falling tree limbs
- Broken glass, debris, garbage
- Inoperable interior/exterior lighting
- Unattended ladders and maintenance equipment
- Overgrown shrubbery at building entrances
- Trash and discarded appliances
- Abandoned vehicles



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Potential Money Damage Injuries

defective staircase	resident falls and breaks leg
puddle of oil-slicked rainwater in the garage	resident falls and is injured
damaged plug in a wall outlet	resident receives electrical burns
defective furnace causes a fire	resident is injured and property is damaged
pesticide sprayed in common areas	resident gets sick
wet grass cuttings left on a common walkway	resident slips and falls resulting in injury .



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 **Federal Pool Safety Requirements**


All public pools and spas **MUST** use anti-entrapment devices

- Drain covers manufactured or distributed in the US **MUST** conform to entrapment standards
- All public pools and spas **MUST** be equipped with proper anti-entrapment drain covers




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 **Federal Pool Safety Requirements**

Pools with a single main drain **MUST** be equipped with one or more anti-entrapment systems:

- Safety vacuum release
- Suction limiting vent
- Gravity drainage
- Automatic pump shut off
- Drain disablement or other systems determined to be as effective as the above



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Property Hazards– Resident Responsibilities

- Notify management of any item they damage
- Dispose of trash properly
- Keep the residence in safe and sanitary condition
- Pay the cost of repair for damaged property
- Notify the manager of needed major repairs and normal usage maintenance
- Perform minor repairs (replace bulbs, clean drains)



- Communicate responsibilities:
- During the lease signing meeting
 - With notice letters when serious incidents occur
 - During resident meetings
 - In the community newsletter



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Activity: Identify Property Hazards

Instructions:

Using the following images from Creekwood:

- Identify each property hazard
- Explain how to prevent the hazard

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Crime Deterrence

Concern Residents are concerned about their personal safety and security. Property Managers must take the appropriate steps to discourage criminal activity.

What to do to discourage crime Here are some of the things you can do to discourage criminal activity and limit liability.

Stay informed of neighborhood crime
<p>If crime occurs on your property, a court may conclude that you should have foreseen and tried to prevent similar crimes. One of the best ways to keep informed is to have an <u>incident reporting system</u> in place. You may never hear about an incident on or near your property unless you have a systematic reporting procedure and encourage staff and residents to use it.</p> <p>You can also read local newspapers, check police reports and talk with other Property Managers in your area.</p>
Respond quickly to neighborhood crime
<p>Once you become aware of what is going on in your area, you can take steps to deter similar incidents. Most crime deterrence measures are cost effective and based on common sense. Criminal activity should be reported immediately to law enforcement and to management so potential problems can be addressed in a timely manner.</p>
Control building access and keys
<p>Resident safety can be increased by limiting access to the building and its grounds.</p> <p>Key Code System Managers can limit access to the buildings by establishing and maintaining an effective key code system. Keep in mind that the key code list should be kept locked in a separate file and all keys should be kept locked in a cabinet or closet to limit access.</p> <p>Residents Role Residents also need to be educated on their role in limiting access to the building. Strangers should never be permitted to gain access to the building.</p> <p>Other Measures</p> <ul style="list-style-type: none"> • Consider some of the following additional measures: • Install and maintain deadbolt locks, keyless deadbolts and door viewers. • Install and maintain metal bars on ground-level windows (subject to applicable codes.)

- Use residences to lobby intercom services.
- Install peepholes with a 180-degree view.
- Host neighborhood watch programs.

Provide adequate lighting

Adequate lighting is an extremely important safety feature. It can prevent safety hazards, such as trips and falls due to poor lighting in stairwells, and it is also a deterrent to criminal activity.

Good lighting is especially important in enclosed spaces like lobbies, corridors, stairwells, and elevators, as well as exterior areas where people walk at night such as walkways and parking lots. All lighting fixtures should be:

- functional, and
- protected to discourage tampering

Exterior Lighting

Adequate lighting for the exterior should include outdoor lights under the eaves of the roof. This is a good out-of-reach location, making it hard for vandals or criminals to break the bulbs. Yard lanterns and porch lights are also good examples of exterior lighting used in the multifamily housing industry.

Interior Lighting

Interior lighting should be timed and spaced so that all areas are lit when needed. It is a good idea to have the lighting inside the apartment home timed so that lights are on even when residents are not at home. The best interior light to keep on at all times is the light inside the entrance at the front door. This light will deter criminals by putting them in the light and not the shadows.

Inspection/Adjustment Schedules

Perform weekly scheduled inspections of light fixtures, timers, and photocells. Be sure to include a schedule for adjusting the timers when you go into daylight savings time.

Complete Employee Background Checks

To protect the community, managers must do complete background checks on all potential employees prior to offering a position. Screening should include searches of the national crime database, national sex offender registry, FBI Most Wanted listing, and the OFAC listing. Some companies may require on site contractors and vendors to screen their employees who work on the property or the management companies may do the screening themselves. Third party sources are available to provide such a service. It is necessary to clearly establish relevant screening criteria such as crimes of property, sex, drugs, or violence. Front end costs to screen are minimal compared to the risk of financial liability, negative publicity, or the cost of defending a negligence lawsuit. The level of liability risk increases greatly if the service provider has access to a resident's apartment.

Other Crime Deterrence Measures

Consider some of the following additional measures:

General

- Ensure that policies and procedures for dealing with safety problems are implemented. However, always use legal advice before implementing.
- Know and observe city and state laws that apply to types of locks required, security systems, lighting requirements, landscape design, parking lot surveillance, etc.
- Act quickly to address criminal activity (such as illegal drug use or selling, gambling, gun use, gang activity, etc.).
- Make regularly scheduled inspections to ensure there are no settings or circumstances that might encourage or allow criminal activity. Be sure to document all inspections.
- Trim back shrubs and bushes so that they are level to the bottom of the window.
- Cooperate with law enforcement officials and security personnel and encourage residents to do the same.
- Carefully qualify new residents through the application process that may include background checks.
- Once a significant deterrent device (video surveillance, security patrols, etc.) is implemented, it is very difficult to reduce or eliminate it without creating a liability exposure.

Involving Residents

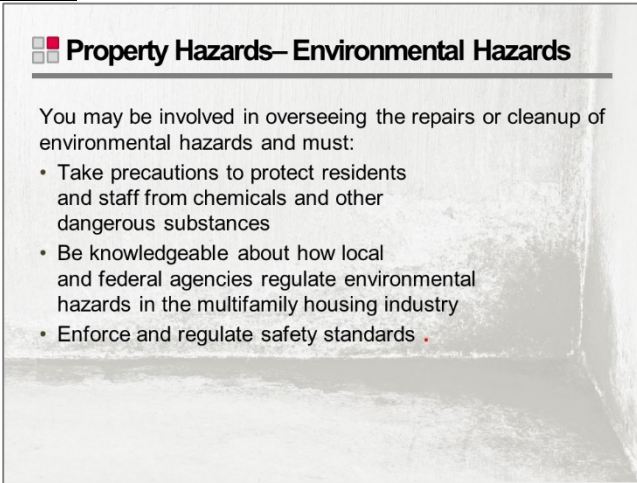
- Provide the residents with safety tips.
- Promote an anti-crime campaign so that residents can anonymously report disturbances. Residents will feel less intimidated of retaliation.
- Warn residents about dangerous situations that cannot be eliminated. This will let the residents know that although you have taken every measure to secure their safety and that you cannot possibly secure all situations. This will alert the residents that they must take some responsibility of their own.
- Inform residents of current changes in local crime level and encouraging residents to report dangerous situations or practices on the property.
- Encourage community relations. The more residents know each other, the more they will be aware of disturbances and unusual incidents. Residents are more willing to report such occurrences if they are comfortable with their neighbors.
- Neighborhood watch programs are good examples of how properties are involving residents in making communities safer.

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Property Hazards– Environmental Hazards

You may be involved in overseeing the repairs or cleanup of environmental hazards and must:

- Take precautions to protect residents and staff from chemicals and other dangerous substances
- Be knowledgeable about how local and federal agencies regulate environmental hazards in the multifamily housing industry
- Enforce and regulate safety standards .



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Environmental Governing Agencies .

Environmental Protection Agency (EPA)
www.EPA.gov



Occupational Safety & Health Administration (OSHA)
www.osha.gov



State or County Health and Environmental Departments

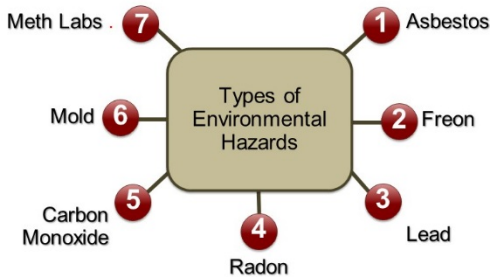


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Types of Environmental Hazards



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Reference: Environmental Hazards



See the Participant Workbook for descriptions, health risks, and regulations for each **Environmental Hazard**.

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Environmental Hazards

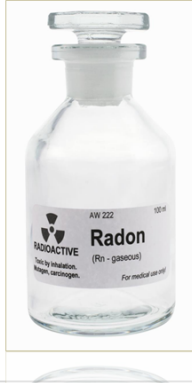
Hazard	Description	Health Risk	Regulations
Asbestos	A mineral that is supposed to be inextinguishable when set on fire that is found in older homes, pipe and furnace insulation, etc.	When inhaled, asbestos can cause the stiffening of lung tissue, which contributes to heart disease and lung cancer, mesothelioma, and asbestosis.	OSHA has detailed workplace regulations for testing, maintenance and disclosure of asbestos. Automatically covers buildings constructed prior to 1981 unless a licensed inspector rules out the presence of asbestos.
Freon	A gas that is used in appliances and HVAC systems to provide cooling	When cooling lines leak, become damaged or connections become loose, freon can be illegally released into the atmosphere. Freon has been proven to deplete the ozone layer of the atmosphere, potentially leading to dangerous exposure to the sun.	By law, all persons dealing with freon must be licensed in the proper methods to work with freon in appliances and HVAC systems.
Lead	A heavy metal found in paint, soils, lead pipes and lead-based solder used on copper pipes	Excessive amounts of lead can cause lead poisoning and serious disabilities, especially in children.	Legal requirements include: <ul style="list-style-type: none"> • Evaluation of lead poisoning risk and action to reduce hazard • Compliance with EPA lead safety regulations • Use of a certified and trained renovator to perform any work • Resident notification
Radon	A radioactive gas emanating from uranium-rich soil or water. It can enter a house through the water supply, through building materials and through the soil upon which a dwelling is built.	In a residence that is very densely insulated and that lacks good ventilation, trapped radon can become a lethal health threat.	<ul style="list-style-type: none"> • Read and make available to residents the EPA’s booklet “Consumer’s Guide to Radon Reduction.” • Have your premise tested for radon levels.

Hazard	Description	Health Risk	Regulations
<p>Carbon Monoxide (CO)</p>	<p>A poisonous, colorless, and odorless gas that is produced when fuel burns incompletely.</p>	<p>Residential appliances such as stoves, fireplaces, kerosene space heaters, gas dryers, and hot water heaters may emit CO unless properly vented.</p> <p>If proper venting is blocked, the invisible gas can build up and cause headaches, dizziness, or nausea and even death.</p>	<p>While regulations vary state to state (and sometimes depending on the local building code), it is common to require carbon monoxide detectors in the vicinity of sleeping areas and anywhere there is an active source of carbon monoxide, such as a fuel-burning furnace or an attached garage. Some states require hard-wiring; others allow for battery-powered models.</p>
<p>Mold</p>	<p>Excessive moisture causes mold growth, particularly if the moisture problem is unaddressed. Molds, also referred to as mildew and fungi, are found almost anywhere. They can grow on virtually any organic substance, as long as moisture and oxygen are present. They can be distributed through buildings by central air systems.</p>	<p>The extent and severity of health problems due to any specific mold situation is unpredictable.</p> <p>Common health concerns include exacerbation of existing allergies, and increased symptoms for existing asthma.</p>	<p>Many lenders require that a property have a Moisture Management Plan in place.</p>
<p>Meth Labs</p>	<p>Apartments that have been used for methamphetamine production</p>	<p>Exposure to meth residues may cause symptoms similar to those experienced by meth users. Exposure to volatile organic chemicals (VOCs) may cause symptoms such as nose and throat irritation, headaches, dizziness, nausea, vomiting, confusion and breathing difficulties. Some VOCs may cause cancer.</p>	<p>Each state has its own regulations and requirements for meth lab remediation that must be followed.</p>

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Environmental Hazard: Radon

- A radioactive gas emanating from uranium-rich soil or water
- Can enter a building through water supply, building materials or soil beneath a building
 - Buildings that are very densely insulated can lack proper ventilation and trap radon inside
 - Can become a lethal health threat
 - Must be properly vented
 - Follow EPA regulations .



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Environmental Hazard: CO

- Carbon Monoxide is a colorless and odorless poisonous gas
- Produced when fuels burn incompletely and/or are emitted from appliances
 - Hazard exists for any appliances that use gas – water heaters, furnaces, dryers
 - Can cause headaches, dizziness, nausea, or death
 - Follow EPA regulations .



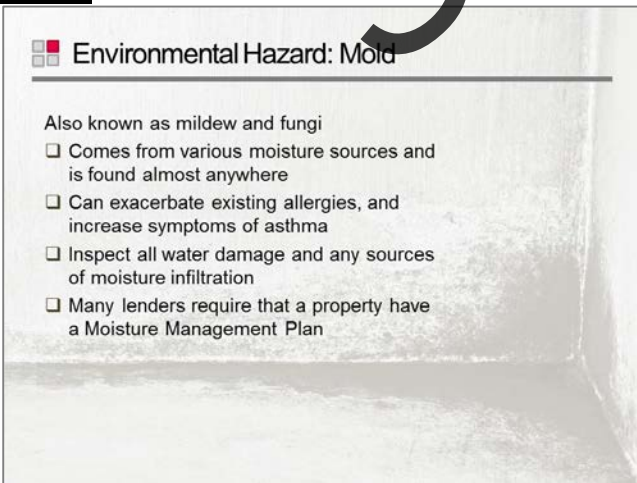
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Environmental Hazard: Mold

- Also known as mildew and fungi
- Comes from various moisture sources and is found almost anywhere
 - Can exacerbate existing allergies, and increase symptoms of asthma
 - Inspect all water damage and any sources of moisture infiltration
 - Many lenders require that a property have a Moisture Management Plan



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Resident Education and Involvement



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Activity: Resident Education Message

Instructions:

While renovating a playground at Creekwood, an underground tank was discovered.

Working in groups, create a notice to inform your residents. Be sure to include the tank and the closed playground.



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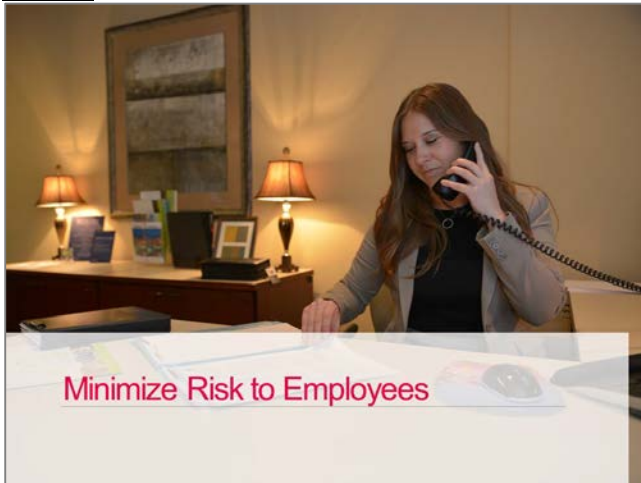
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Resident Education Message:

Minimize Risk to Employees

You are responsible for providing a safe working environment for all of your employees and must get employees to think and act safely.

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Minimizing Risk to Employees: A CAM's Role

- Ensure employees understand their responsibilities for safety
- Have an emergency plan in place
- Demonstrate safe work habits
- Ensure PPE, first aid kits, eye wash stations, and proper clothing are available and used
- Listen to suggested safety improvements
- Know current state, local, and OSHA requirements
- Conduct regular safety inspections
- Continually train staff to prevent accidents
- Develop emergency vendor list .

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Safe Working Conditions



- To ensure safe working conditions:
- ☐ Follow all OSHA employer safety and health rules
 - ☐ Report hazardous conditions and any job-related injury or illness
 - ☐ Use assigned Personal Protective Equipment (PPE) and proper clothing
 - ☐ Make sure the work site has a first aid kit and eye wash station .

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OSHA Compliance – CAM Actions









- Regularly inspect the property
- Use experts such as fire safety officials, law enforcement, insurance specialists to recommend improvements
- Upgrade safety features annually
- Track and eliminate problems
- Document history of employed contractors and staff
- Complete all applicable training
- Be prepared for regulatory agency inspections .

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Areas of Focus for OSHA

- 1 Hazard Communication Standard 
- 2 Lockout/Tagout Standard 
- 3 Bloodborne Pathogens 
- 4 Personal Protective Equipment (PPE) 
- 5 Electrical Safety Related Work Practice 
- 6 OSHA Record Keeping 

OSHA's Areas of Focus

You are responsible for providing a safe working environment for all of your employees. You must perform regular inspections to ensure your property complies with the safety codes established by your state. Attention to these areas is critical and compliance is mandatory.

Area of Focus	Description	Compliance
Hazard Communication Standard <ul style="list-style-type: none"> Hazardous Chemical Labels Safety Data Sheet (SDS) Written Hazard Communication Plan 	Intended to educate employees about the hazardous chemicals they work with, how to use them properly and how to avoid potential accidents or injuries	<ul style="list-style-type: none"> Hazardous Chemical Labeling Safety Data Sheets (SDS) Written Hazard Communication Plan Employee training and retraining
	Manufacturers and distributors are required to determine and label hazards associated with the products they produce, sell, or distribute with: <ul style="list-style-type: none"> Identity of the material Appropriate hazard warnings First aid instructions Their name and address 	<ul style="list-style-type: none"> Make SDS available to all employees who come into contact with the material Ensure hazard warning labels are not defaced or removed Labels on Non-Original Container required if: <ul style="list-style-type: none"> A container will <u>not</u> be emptied by the end of the work shift. More than one person will use.
	A document that describes the health and physical hazards associated with a particular chemical	<ul style="list-style-type: none"> Must have SDS for each hazardous chemical Must train employees on each SDS Secure SDS for all liquids, solids and gases SDS must be prepared & provided to all who come into contact with the materials Must be written in English Readily accessible to staff
	A document that describes how the company plans to ensure compliance and lists assigned duties	<ul style="list-style-type: none"> Properly label hazardous materials Maintain SDS forms Provide workers with specific hazard information training Maintain a list of: <ul style="list-style-type: none"> hazardous materials for non-routine tasks unlabeled bottles possible hazards to contractors
Lockout/Tagout Standard	A standard that requires employees to turn off potentially dangerous energy sources during servicing and maintenance	<ul style="list-style-type: none"> Written Lockout/Tagout program Inventory of hazardous energy sources Employee training and retraining

Area of Focus	Description	Compliance
<p>Bloodborne Pathogens</p> <ul style="list-style-type: none"> • Exposure Control Plan 	<p>A standard that outlines OSHA’s Exposure Control Program for the control of bloodborne pathogens in the workplace, including Hepatitis B Virus (HBV) and the Human Immunodeficiency Virus (HIV)</p> <p>Outlines the tasks and procedures to follow when occupational exposure to blood occurs without regard to personal protective clothing and equipment</p>	<ul style="list-style-type: none"> • Establish a written exposure control plan • Communicate bloodborne hazards to employees • Train employees and document training • Investigate all exposure accidents • Get written opinions from caregivers who evaluate employees who have been exposed • Offer employees the HBV vaccine <p>Must be in writing and should include:</p> <ul style="list-style-type: none"> • An exposure determination • Schedule & method of implementation • Post-exposure evaluation and follow-up • Interaction with health care professionals • Employee training and retraining
<p>Personal Protective Equipment (PPE)</p>	<p>OSHA requires the use of Personal Protective Equipment (PPE) to reduce employees’ exposure to hazards in the workplace. The PPE Standard addresses:</p> <ul style="list-style-type: none"> • Assessing and documenting hazards in the workplace • Appropriate PPE selection • How to evaluate the program 	<ul style="list-style-type: none"> • A written program not required • A written assessment and documentation of exposures is required • Assessment and documentation of hazards in the workplace that may require PPE • Employee training and retraining
<p>Electrical Safety-Related Work-Practice</p>	<p>Phase Two of OSHA’s Lockout/Tagout Standard includes requirements for training employees who perform electrical service and maintenance. Includes qualified and unqualified employees who perform or assist with any electrical service and maintenance.</p>	<ul style="list-style-type: none"> • Employee training and retraining
<p>OSHA Record Keeping</p>	<p>Because OSHA inspections are performed without advanced warning, all of your records need to be kept up to date.</p>	<p>You must have:</p> <ul style="list-style-type: none"> • Injury/illness records for past five years • All required written programs • OSHA Form 300A • OSHA poster • Documentation of all training and written assessments • Medical and exposure records

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Reference: OSHA's Areas of Focus



See the Participant Workbook for a summary of OSHA's Areas of Focus.

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Hazard Communication Standard



The Hazard Communication Standard (HCS) is intended to educate employees about:

- Hazardous chemicals they work with
- How to use them properly
- Avoiding accidents or injuries

Comply with the HCS by addressing:

- Hazardous chemical labeling
- Safety Data Sheets (SDS)
- Written hazard communication plan
- Information and training programs



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Hazardous Chemical Labels



Manufacturers and distributors must label hazardous chemicals with the following information:

- Identity of the material
- Appropriate hazard warnings
- First aid instructions
- Their name and address .

SAMPLE LABEL

<p>PRODUCT IDENTIFIER</p> <p>CODE Product Name</p> <p>SUPPLIER IDENTIFICATION</p> <p>Company Name Street Address City Postal Code Country Emergency Phone Number</p> <p>PRECAUTIONARY STATEMENTS</p> <p>Keep container tightly closed. Store in cool, well-ventilated place that is locked, kept away from heat/spark/open flame. No smoking.</p> <p>Only use approved spark-proof equipment. Take precautionary measures against static discharge.</p> <p>Ground and bond container and receiving equipment.</p> <p>Do not breathe vapors.</p> <p>Wear protective gloves.</p> <p>Do not eat, drink or smoke when using this product.</p> <p>Wash hands thoroughly after handling.</p> <p>Observe all in accordance with local, regional, national, international regulations as specified.</p> <p>In Case of Fire: use dry chemical (BC) or Carbon Dioxide (CO₂) fire extinguisher to extinguish.</p> <p>First Aid: If inhaled: Call Poison Center. If on skin (or hair): Take off immediately any contaminated clothing. Rinse skin with water.</p>	<p>HAZARD PICTOGRAMS</p> <p>SIGNAL WORD Danger</p> <p>HAZARD STATEMENT Highly flammable liquid and vapor, May cause fire and serious damage.</p> <p>SUPPLEMENTAL INFORMATION</p> <p>Directions for use</p> <p>Net weight: _____ Lit Number: _____</p> <p>Gross weight: _____ Fill Date: _____</p> <p>Expiration Date: _____</p>
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

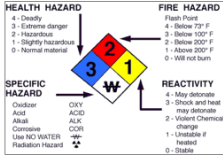
Slide 63

Hazardous Chemical Pictograms

Dangers and characteristics of chemicals are identified by pictograms

Old Pictograms

Current Pictograms



CAM
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Slide 64

Reference: Hazard Communication



See the Participant Workbook for:

- **Hazard Communication Standard Pictogram Quick Card** (Source: OSHA)
- **Hazard Communication Standard Sample Label** (Source: OSHA)

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SAMPLE










Hazard Communication Standard Pictogram Quick Card



Hazard Communication Standard Pictogram

As of June 1, 2015, the Hazard Communication Standard (HCS) will require pictograms on labels to alert users of the chemical hazards to which they may be exposed. Each pictogram consists of a symbol on a white background framed within a red border and represents a distinct hazard(s). The pictogram on the label is determined by the chemical hazard classification.

HCS Pictograms and Hazards


<p>Health Hazard</p>  <ul style="list-style-type: none"> ▪ Carcinogen ▪ Mutagenicity ▪ Reproductive Toxicity ▪ Respiratory Sensitizer ▪ Target Organ Toxicity ▪ Aspiration Toxicity 	<p>Flame</p>  <ul style="list-style-type: none"> ▪ Flammables ▪ Pyrophorics ▪ Self-Heating ▪ Emits Flammable Gas ▪ Self-Reactives ▪ Organic Peroxides 	<p>Exclamation Mark</p>  <ul style="list-style-type: none"> ▪ Irritant (skin and eye) ▪ Skin Sensitizer ▪ Acute Toxicity ▪ Narcotic Effects ▪ Respiratory Tract Irritant ▪ Hazardous to Ozone Layer (Non-Mandatory)
<p>Gas Cylinder</p>  <ul style="list-style-type: none"> ▪ Gases Under Pressure 	<p>Corrosion</p>  <ul style="list-style-type: none"> ▪ Skin Corrosion/Burns ▪ Eye Damage ▪ Corrosive to Metals 	<p>Exploding Bomb</p>  <ul style="list-style-type: none"> ▪ Explosives ▪ Self-Reactives ▪ Organic Peroxides
<p>Flame Over Circle</p>  <ul style="list-style-type: none"> ▪ Oxidizers 	<p>Environment (Non-Mandatory)</p>  <ul style="list-style-type: none"> ▪ Aquatic Toxicity 	<p>Skull and Crossbones</p>  <ul style="list-style-type: none"> ▪ Acute Toxicity (fatal or toxic)

For more information:

OSHA® Occupational Safety and Health Administration
 U.S. Department of Labor
www.osha.gov (800) 321-OSHA (6742)

OSHA 3491-02 2012

Hazard Communication Standard Sample Label

SAMPLE LABEL	
<p style="text-align: center; color: #0070C0; font-weight: bold;">PRODUCT IDENTIFIER</p> <p>CODE _____ Product Name _____</p> <p style="text-align: center; color: #0070C0; font-weight: bold;">SUPPLIER IDENTIFICATION</p> <p>Company Name _____ Street Address _____ City _____ State _____ Postal Code _____ Country _____ Emergency Phone Number _____</p> <p style="text-align: center; color: #0070C0; font-weight: bold;">PRECAUTIONARY STATEMENTS</p> <p>Keep container tightly closed. Store in cool, well ventilated place that is locked. Keep away from heat/sparks/open flame. No smoking. Only use non-sparking tools. Use explosion-proof electrical equipment. Take precautionary measure against static discharge. Ground and bond container and receiving equipment. Do not breathe vapors. Wear Protective gloves. Do not eat, drink or smoke when using this product. Wash hands thoroughly after handling. Dispose of in accordance with local, regional, national, international regulations as specified.</p> <p>In Case of Fire: use dry chemical (BC) or Carbon dioxide (CO₂) fire extinguisher to extinguish.</p> <p>First Aid If exposed call Poison Center. If on skin (on hair): Take off immediately any contaminated clothing. Rinse skin with water.</p>	<p style="text-align: center; color: #0070C0; font-weight: bold;">HAZARD PICTOGRAMS</p> <div style="text-align: center;">  </div> <p style="text-align: center; color: #0070C0; font-weight: bold;">SIGNAL WORD</p> <p style="text-align: center; font-weight: bold;">Danger</p> <p style="text-align: center; color: #0070C0; font-weight: bold;">HAZARD STATEMENT</p> <p style="text-align: center; font-weight: bold;">Highly flammable liquid and vapor. May cause liver and kidney damage.</p> <p style="text-align: center; color: #0070C0; font-weight: bold;">SUPPLEMENTAL INFORMATION</p> <p>Directions for use _____ _____ _____</p> <p>Fill weight: _____ Lot Number _____ Gross weight: _____ Fill Date: _____ Expiration Date: _____</p>

SAMPLE

Slide 65

Chemical Storage and Use

Original Container

- Make SDS available to employees that notes the potential for health or physical hazards
- Ensure hazard warning labels are not defaced or removed

Non-Original Container

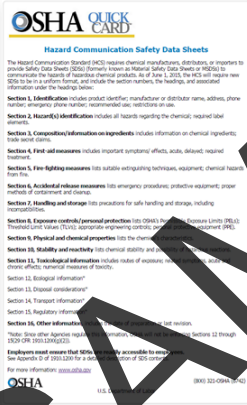
- Labels are recommended but not required if using contents immediately
- Labels are required if:
 - A container will not be emptied by end of shift
 - More than one person will use contents .

Slide 66

Safety Data Sheet (SDS)

A document that describes the health and physical hazards associated with a particular chemical

- Based on the hazard performance evaluation
- Supplements the product label
- Required from all manufacturers and distributors .

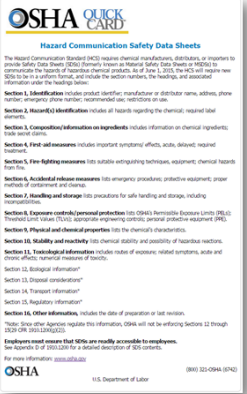


SAMPLE

Slide 67

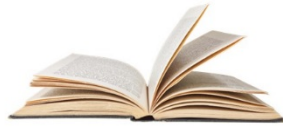
SDS Employer Responsibilities

- Have SDS for each hazardous chemical
 - Liquids, solids, and gases
- Provide to and train staff
- Must be written in English & readily accessible to staff .



Slide 68

Reference: Minimum SDS Requirements



See the Participant Workbook for:

- **Minimum SDS Requirements**
- **Hazard Communication Safety Data Sheet (SDS) Quick Card .**

Minimum SDS Requirements:

- Identification
- Hazard Identification
- Composition/information on ingredients
- First aid measures
- Firefighting measures
- Accidental release measures
- Handling and storage
- Exposure controls/personal protection
- Physical and chemical properties
- Stability and reactivity
- Toxicological information
- Ecological information
- Disposal considerations
- Transport information
- Regulatory information
- Other information

SAMPLE

Hazard Communication Safety Data Sheet (SDS) Quick Card



Hazard Communication Safety Data Sheets

The Hazard Communication Standard (HCS) requires chemical manufacturers, distributors, or importers to provide Safety Data Sheets (SDSs) (formerly known as Material Safety Data Sheets or MSDSs) to communicate the hazards of hazardous chemical products. As of June 1, 2015, the HCS will require new SDSs to be in a uniform format, and include the section numbers, the headings, and associated information under the headings below:

Section 1, Identification includes product identifier; manufacturer or distributor name, address, phone number; emergency phone number; recommended use; restrictions on use.

Section 2, Hazard(s) identification includes all hazards regarding the chemical; required label elements.

Section 3, Composition/information on ingredients includes information on chemical ingredients; trade secret claims.

Section 4, First-aid measures includes important symptoms/ effects, acute, delayed; required treatment.

Section 5, Fire-fighting measures lists suitable extinguishing techniques, equipment, chemical hazards from fire.

Section 6, Accidental release measures lists emergency procedures, protective equipment; proper methods of containment and cleanup.

Section 7, Handling and storage lists precautions for safe handling and storage, including incompatibilities.

Section 8, Exposure controls/personal protection lists OSHA's Permissible Exposure Limits (PELs); Threshold Limit Values (TLVs); appropriate engineering controls; personal protective equipment (PPE).

Section 9, Physical and chemical properties lists the chemical's characteristics.

Section 10, Stability and reactivity lists chemical stability and possibility of hazardous reactions.

Section 11, Toxicological information includes routes of exposure; related symptoms, acute and chronic effects; numerical measures of toxicity.

Section 12, Ecological information*

Section 13, Disposal considerations*

Section 14, Transport information*

Section 15, Regulatory information*

Section 16, Other information, includes the date of preparation or last revision.

*Note: Since other Agencies regulate this information, OSHA will not be enforcing Sections 12 through 15(29 CFR 1910.1200(g)(2)).

Employers must ensure that SDSs are readily accessible to employees.

See Appendix D of 1910.1200 for a detailed description of SDS contents.

For more information: www.osha.gov



(800) 321-OSHA (6742)

U.S. Department of Labor

Slide 69

Written Hazard Communication Plan



All properties must have a written hazard communication plan which includes:

- Assigning specific duties to individuals
- How the company plans to ensure compliance
- Inventory of hazardous chemicals
- SDS information .



Slide 70

Written Hazard Communication Plan



- You must:
- Notify staff of the plan and how to request a copy
 - Review the plan quarterly to ensure compliance
 - Verify contractor statements about hazardous materials .

SAMPLE

Slide 71

Lockout/Tagout Standard



Locking out literally means placing locks and tags on:

- Electrical switches
- Liquid or gas valves and
- Other energy control points

Compliance includes:

- Written lockout/tagout program
- Inventory of hazardous energy sources
- Employee training and retraining

Types of Employees:

- Authorized- doing the actual service
- Affected- affected by the service.



Slide 72

Potential Hazardous Energy Sources



Energy comes in many forms:

- Electrical (circuit breakers, switch boxes, control panels)
- Hydraulic (water pressure valves, pump handles)
- Chemical (gas valve handles)
- Pneumatic (air pressure valves)
- Mechanical (manually controlled handles)
- Thermal (steam valves)



Slide 73

Bloodborne Pathogens Standard



OSHA's Exposure Control program for dealing with the control of bloodborne pathogens in the workplace, including Hepatitis B (HBV) and HIV

You should:

- Establish a written exposure control plan
- Communicate bloodborne hazards to employees
- Train employees and document training
- Investigate all exposure accidents
- Get written opinions from caregivers who evaluated employees who have been exposed
- Offer employees the HBV vaccine

SAMPLE

Slide 74

Bloodborne Pathogens Exposure



You must survey exposures. You must investigate exposure incidents.

The most common activities that cause exposure are:

- Providing first aid
- Cleaning up after an incident
- Cleaning drains
- Unstopping toilets
- Disposing of used syringes

These include:

- Piercing injuries
- Cuts or punctures
- Transfer of blood or bodily fluid to open sores



Slide 75

Reference: Bloodborne Pathogens Exposure



See the Participant Workbook for a summary of the **Bloodborne Pathogens Exposure Control Plan**.

Bloodborne Pathogens Exposure Control Plan

The Bloodborne Pathogens Exposure control plan outlines the tasks and procedures to follow when occupational exposure to blood occurs without regard to personal protective clothing and equipment.

Action	Description
An exposure determination	CAMs must determine which employees may incur occupational exposure
A schedule and method of implementation	This includes compliance methods or universal precautions to prevent contact with blood or other infectious materials
Post-exposure evaluation and follow-up	Exposure incidents should be reported and the employee should be offered post-exposure evaluation and follow-up
Interaction with health care professionals	A written opinion must be obtained from the healthcare professional
Training	All employees receive general information; anyone who can be exposed through job activities must receive formal training

Slide 76



Personal Protective Equipment



OSHA requires the use of Personal Protective Equipment (PPE) to reduce exposure to hazards in the workplace.

- Goggles & Safety Glasses
- Gloves & Foot Protection
- Hearing Protection
- Respirators & Dust Masks
- Personal Fall Protection
- Aprons
- Hard Hats and Face Shields .



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OSHA's PPE Standard



The PPE Standard addresses:

- Assessing and documenting hazards in the workplace
- PPE selection
- Training for PPE
- Evaluating the program

A written program is **not** required, but written assessment and documentation of exposures is required .



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SAMPLE

Slide 78



Electrical Safety-Related Training Program



Phase Two of OSHA's Lockout/Tagout Standard includes requirements for training employees who perform electrical service and maintenance.

The training requirements cover both qualified and unqualified employees who:

- Perform electrical service and maintenance
- Assist with any electrical work .



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Slide 79

Electrical Safety-Related Training Program 

Qualified Employees

Have training in avoiding electrical hazards working on or near exposed energized parts

Unqualified Employees

Have little or no training and may assist in installation



Slide 80

Keeping Records 

Because OSHA inspections are performed without advanced warning, all records need to be kept up to date.

You must be able to produce or have on display:

- Injury and illness records for the past five (5) years
- All required written programs
- Documentation of all training and written assessments
- Medical and exposure records

You must have on display:

- OSHA Form 300A (Feb. 1 – Apr. 30)
- OSHA poster



SAMPLE

Slide 81

OSHA Safe Working Conditions Training

- Hazardous Materials
- Lockout/Tagout
- Bloodborne Pathogens
- Electrical Safety-Related Work-Practice for Qualified Employees
- Electrical Safety-Related Work-Practice for Unqualified Employees



Slide 82

Reference: Safe Working Conditions Training



See the Participant Workbook for additional details about **Safe Working Conditions Training**.

SAMPLE

Safe Working Conditions Training

Employers are required to provide training and information to employees to create a safe working environment. Employees must receive training in the following areas to comply with OSHA’s areas of focus.

Topic	Types of Hazardous Materials
Information	<ul style="list-style-type: none"> • Written Hazard Communication Plan <ul style="list-style-type: none"> ○ Availability and location of the plan • A list of hazardous material in the workplace • The central location of all Safety Data Sheets (SDS) • An explanation of non-routine tasks • The relationship employers have to outside contractors
Training Requirements	<ul style="list-style-type: none"> • Training schedule for staff and periodic training sessions about hazardous chemicals • Record employee attendance at training and re-training sessions
Training Content	<ul style="list-style-type: none"> • Methods and observation techniques to detect the presence of hazardous materials in the workplace • Potential health and physical hazards associated with chemicals used in the workplace • Measures necessary to protect workers from these hazards • Use of personal protective equipment (PPE) such as gloves, face shields, goggles, respirators and protective clothing • Details about: <ul style="list-style-type: none"> ○ The Hazard Communications Program ○ The warning labels ○ The SDS forms, and ○ How to obtain and use hazard information ○ Each hazardous chemical stored or used in the workplace
Topic	Lockout/Tagout Standard
Training Requirements	<p>Employee training and retraining is critical. Each property must schedule and document training sessions for all employees. The following employees must be trained:</p> <ul style="list-style-type: none"> • Authorized employees (those actually performing service and maintenance) • Affected employees (those who are affected by actions of authorized employees) • Other employees (office employees)
Training Content	<ul style="list-style-type: none"> • The scope of the standard • Methods and procedures to de-energize equipment • Employee responsibilities • Auditing procedures • Hazardous energy inventory
Topic	Bloodborne Pathogens

Training Requirements	Each property must provide formal training for employees who engage in potential exposure activities as defined by the standard.							
Training Content	<ul style="list-style-type: none"> • Scope of the standard • Basic definitions of bloodborne pathogens • Exposure parameters • Methods of compliance • Inoculation/HBV • Decontamination and proper disposal • Reporting incidents and procedures to follow with a healthcare provider • Recordkeeping parameters and follow-up procedures 							
Topic	Electrical Safety-Related Work-Practice							
Training Requirements	<p>This is phase two of OSHA’s Lockout/Tagout Standard. Employers must have a written training program for qualified and unqualified employees who perform electrical service and maintenance, including those who perform electrical service and maintenance, or assist in the process on the property. Training must:</p> <ul style="list-style-type: none"> • Be documented in writing • Be scheduled • Have periodic sessions • Have (training) plans reviewed for compliance • Be delivered to new employees in appropriate and timely manner <p>This program can be a separate stand-alone program or part of a lockout/tagout program.</p>							
Training Content	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #e0e0e0;"> <th data-bbox="506 1190 1008 1241">Qualified Employees</th> <th data-bbox="1008 1190 1445 1241">Unqualified Employees</th> </tr> </thead> <tbody> <tr> <td data-bbox="506 1241 1008 1362">Have training in avoiding electrical hazards working on or near exposed energized parts</td> <td data-bbox="1008 1241 1445 1362">Have little or no training and may assist in installation</td> </tr> <tr> <td data-bbox="506 1362 1008 1619"> Receive training on: <ul style="list-style-type: none"> • Basic electrical principles • Safety related work practice (proper hand and power tool usage) • Emergency procedures and response </td> <td data-bbox="1008 1362 1445 1619"> Receive training on: <ul style="list-style-type: none"> • Basic electrical principles • Emergency procedures and response </td> </tr> </tbody> </table> <ul style="list-style-type: none"> • Premises wiring repairs • Installation of electrical conductors and equipment within or on buildings or structures • Other premises such as yards and parking lots 		Qualified Employees	Unqualified Employees	Have training in avoiding electrical hazards working on or near exposed energized parts	Have little or no training and may assist in installation	Receive training on: <ul style="list-style-type: none"> • Basic electrical principles • Safety related work practice (proper hand and power tool usage) • Emergency procedures and response 	Receive training on: <ul style="list-style-type: none"> • Basic electrical principles • Emergency procedures and response
Qualified Employees	Unqualified Employees							
Have training in avoiding electrical hazards working on or near exposed energized parts	Have little or no training and may assist in installation							
Receive training on: <ul style="list-style-type: none"> • Basic electrical principles • Safety related work practice (proper hand and power tool usage) • Emergency procedures and response 	Receive training on: <ul style="list-style-type: none"> • Basic electrical principles • Emergency procedures and response 							

Slide 83

OSHA Inspections

OSHA officers or state safety & health compliance officials are authorized to:

- Enter any workplace covered under OSHA regulation during regular hours
- Inspect and investigate any facility, equipment, and personnel records mandated by the regulations
- Interview personnel
- Inspect those areas that aren't covered by the employer's consent or included in the original inspection notice .



Slide 84

Criteria for Facility Selection

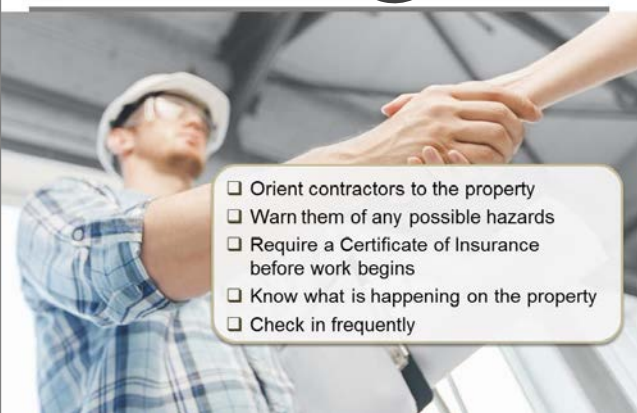


- Imminent danger
- Catastrophes and fatal accidents
- Employee referrals
- Programmed inspections
- Follow-up inspections

SAMPLE

Slide 85

Contractors and Vendors



- Orient contractors to the property
- Warn them of any possible hazards
- Require a Certificate of Insurance before work begins
- Know what is happening on the property
- Check in frequently

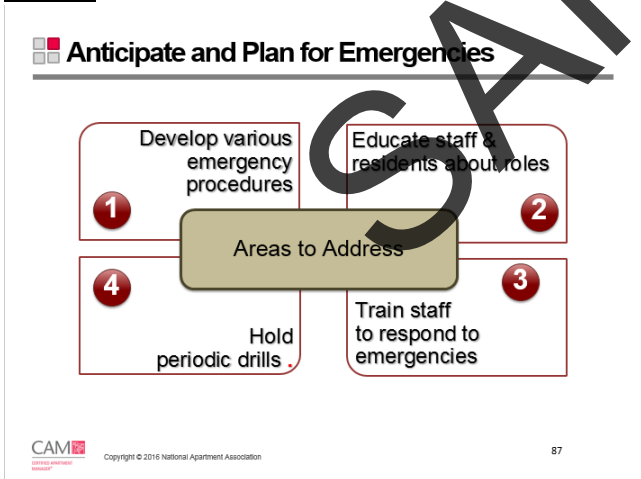
Emergency Plans

When disaster strikes, you must be concerned with the welfare of residents and employees, as well as rescue and medical personnel.

Slide 86



Slide 87



Slide 91

Impacted Entities: People

People

Property

Business

Groups to consider

- Staff
- Vendors
- Visitors
- Residents
- Neighbors

What to consider

- Best method of communication
- Familiarity with property
- Peak periods of occupancy
- Disabilities of staff or residents

Prevention

- Train staff to use equipment, hazardous materials & tools
- Encourage residents to report dangerous conditions

Slide 92

Impacted Entities: Property

People

Property

Business

Buildings

- Can aid in the containment of an emergency
- Can hinder rescue attempts because of infrastructure or property arrangement

Grounds

Consider how the following can aid or hinder:

- Building configuration
- Signage
- Parking & traffic patterns
- Availability of water

Prevention

- Follow all building and fire codes

Slide 93

Impacted Entities: Business

People

Property

Business

Components

Things necessary to conduct day-to-day operations, including:

- Equipment
- Supplies
- Infrastructure
- Staffing

Operational Continuity

- Protect main storage location for business records
- Ensure business operations can resume with minimal interruption
- Reputation

Prevention

- Back up computer files
- Store back-up electronic and paper files off site

Slide 94

Developing Emergency Plans

- Identify areas of high risk
- Evaluate and prioritize potential emergencies
- Evaluate their impacts
- Create a plan according to their impacts
- Implement the plan
- Train and drill according to the plan
- Review and adjust the plan based on drill experiences

Slide 95

Identify Areas of High Risk

By establishing which emergencies are the highest risks, you can prioritize how to address them.

- Ensure buildings and grounds are free of avoidable hazards
- Train staff to use available rescue and safety equipment
- Encourage residents to develop their own personal emergency plans

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Slide 96

Evaluate and Prioritize Risks

- Proximity
- Adjacent properties
- Weather and geography
- Residents
- Property arrangement
- Property infrastructure

SAMPLE

Proximity	What is the distance to the nearest airport, rail line, interstate highway, subway or industrial facility?
Adjacent properties	What are the activities on the property next to yours? What emergencies could that property experience that would affect you?
Weather and geography	Is the property in an area that is at risk for flooding, tornadoes, hurricanes, heavy snowstorms, or earthquakes?
Residents	Are your residents mostly elderly, families, or singles? How would they respond to an emergency? Are there language barriers to consider?
Property arrangement	How close are the buildings? Are the streets and building entrances easily accessible for larger emergency-response vehicles? Are buildings high-rises with elevators or single story?
Property infrastructure	What should you consider about the buildings' emergency resistance or containment capabilities, emergency detection systems, security and locking systems, and lighting?

SAMPLE

Slide 97

What to Include

The plan should specify details for:

- Prevention
- Detection
- Communication
- Evacuation
- Containment/Mitigation
- Recovery
- Public Relations .



Slide 98

Implementing Emergency Plans

- Distribute an appropriate version of the plan to all affected parties
- Sponsor training sessions
- Conduct drills
 - Simulate an actual emergency
 - Ensure the evacuation can be fully executed
- Acquire any additional materials and equipment .



SAMPLE

Slide 99

Common Emergencies



Fire



Natural Disasters



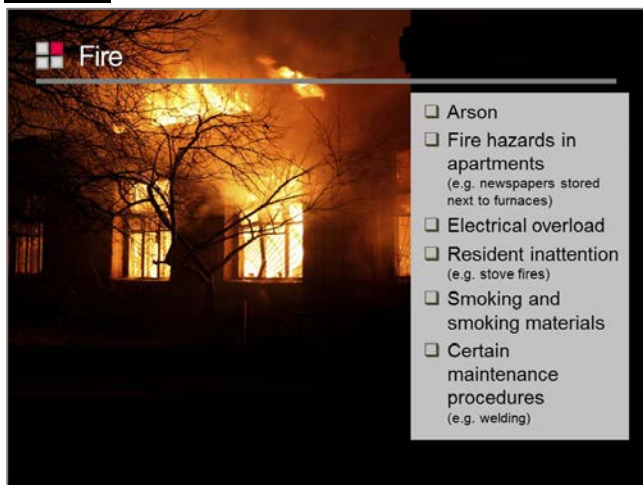
Technological Disasters



Criminal Incidents



Slide 100



Fire

- Arson
- Fire hazards in apartments (e.g. newspapers stored next to furnaces)
- Electrical overload
- Resident inattention (e.g. stove fires)
- Smoking and smoking materials
- Certain maintenance procedures (e.g. welding)

Slide 101

Activity: Emergency Plan Demonstration

Instructions:

Using Fire as an example, walk through the process of building an emergency plan with your facilitator. .

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101

Slide 102



Natural Disasters

- Floods
- Extreme winds
- Hurricanes
- Tornadoes
- Severe storms
- Earthquakes

Slide 103

Technology Emergencies

- Loss of utility services
- Power outage
- Life support systems that rely on technology
- Information systems or equipment
- Information theft

Slide 104

Crime Emergencies

- Burglary
- Robbery
- Assault
- Shootings
- Muggings
- Murder

Know who to contact about a crime emergency. This places the situation in the hands of trained professionals.

SAMPLE

Prevent and Control Loss

Slide 105



Slide 106

Liability

Liability is predicated on negligence including a duty owed, a breach of that duty, and damages resulting directly therefrom.

Liability risks bring:

- Financial impact
- Third party liability
- Impact on insurance rates .

SAMPLE

Slide 107

Negligence

An unreasonable response to a foreseeable risk

- Management was legally responsible for the "control area" and failed to repair the "system" or a problem that caused the injury and/or property damage.
- Management knew or should have known an accident was likely to happen in the area.
- Management could have sharply reduced the chances of an accident with reasonable attention to the maintenance or repair problem.



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Slide 108

Loss Prevention and Control

Loss Prevention

- Being proactive in preventing losses
- Being in compliance with safety requirements



Loss Control

- Doing everything you can to mitigate the impact of the loss once it occurs

One is **PROACTIVE**; the other is **REACTIVE**

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SAMPLE

Slide 109

Loss Prevention

- Look for unsafe conditions and fix them immediately
 - If unable to fix, warn employees and residents
- Comply with state & local health, safety and building codes
- Ensure appropriate signage and warnings are in place
- Practice good maintenance including preventive maintenance
- Solicit and respond quickly to safety complaints
- Install safety features
- Be aware of potential threats
- Involve residents and employees in fire evacuation procedures
- Know accident investigation guidelines .



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Slide 110

Loss Control



- Know who to contact
- Address problem situations as soon as they come to your attention
- Know your financial responsibility, especially regarding personal injuries or emotional trauma
- Learn from incidents that occur at the property
- Have good liability insurance .

Slide 111

Loss Control: Finance Risk

The most common risk management strategy is to finance the risk. Risk can be financed in several ways:

- The risk can be retained through the use of deductibles, or higher self-insured retentions
- The risk can be transferred to an insurer .



SAMPLE

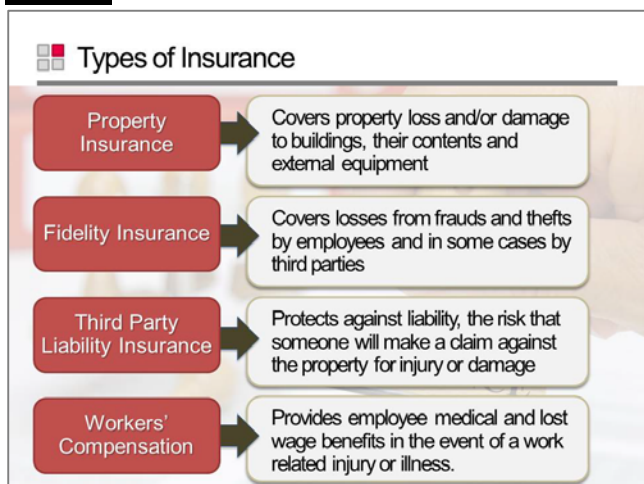
Slide 112

Loss Control: Insurance

- Premiums
- Deductibles
- Reducing insurance costs
 - Increase self-insured retention or deductibles
 - Continuously inspect property
 - Use experts to provide input – brokers and underwriters
 - Keep good records
 - Review property needs annually before renewing coverage .



Slide 113

A slide titled "Types of Insurance" with a red and white icon. It lists four types of insurance in red boxes with arrows pointing to their descriptions in white boxes: Property Insurance (covers property loss and/or damage to buildings, their contents and external equipment), Fidelity Insurance (covers losses from frauds and thefts by employees and in some cases by third parties), Third Party Liability Insurance (protects against liability, the risk that someone will make a claim against the property for injury or damage), and Workers' Compensation (provides employee medical and lost wage benefits in the event of a work related injury or illness).

Slide 114

Reference: Insurance Types



See the Participant Workbook for additional information about **Insurance Types**.

SAMPLE

Insurance Types

Property Managers must have basic knowledge of the types of first party property and liability insurance coverage needed in the multifamily housing industry, as well as knowing the responsibilities involved with meeting the terms of the insurance package.

Property	Fidelity	Third Party Liability	Workers' Compensation
<p>Covers property loss and/or damage to buildings, their contents and external equipment</p> <p>Coverage types include:</p> <ul style="list-style-type: none"> • Fire • Mechanical Equipment • Burglary and Robbery • Rent Loss • Flood Loss 	<p>Covers losses from fraud and theft by employees and in some cases by third parties:</p> <ul style="list-style-type: none"> • On the premises • In transit • Theft, mysterious disappearances or damage 	<p>Protects against liability, the risk that someone will make a claim for injury or damage</p> <ul style="list-style-type: none"> • General Liability <ul style="list-style-type: none"> ○ Bodily injury ○ Property damage • Personal Injuries • Burglary or vandalism 	<p>Provides employee medical and lost wage benefits in the event of a work related injury or illness. Benefits are paid regardless of liability.</p> <ul style="list-style-type: none"> • Medical treatment • Rehabilitation costs • Lost-wages • Regular salary replacement

SAMPLE

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Types of Insurance: Property

Property Insurance → Covers property loss and/or damage to buildings, their contents and external equipment
Coverage examples include:

- Fire
- Mechanical equipment
- Burglary and robbery
- Rent loss
- Flood loss
- Business interruption

Fidelity Insurance

Third Party Liability Insurance

Workers' Compensation

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Types of Insurance: Fidelity

Property Insurance

Fidelity Insurance → Covers losses from frauds and thefts by employees and in some cases by third parties:

- On the premises
- In transit
- Theft, mysterious disappearances or damage

Third Party Liability Insurance

Workers' Compensation

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Types of Insurance: Third-Party

Property Insurance

Fidelity Insurance

Third Party Liability Insurance → Protects against liability, the risk that someone will make a claim against the property for injury or damage; General Liability Insurance includes:

- Bodily injury
- Property damage
- Personal injuries
- Burglary or vandalism

Workers' Compensation

SAMPLE

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Types of Insurance: Workers' Compensation

- Property Insurance**
- Fidelity Insurance**
- Third Party Liability Insurance**
- Workers' Compensation**

Provides employee medical and lost wage benefits in the event of a work-related injury or illness.

Benefits are paid to the employee regardless of liability and include:

- Medical treatment
- Rehabilitation costs
- Lost-wage replacement
- Regular salary replacement while unable to work .

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Incident Report

- An incident includes all accidents, crimes, property losses and resident losses
- Complete an incident report for any injury or damage no matter how minor
 - Provide a detailed description of all pertinent information
 - Include a description of the demeanor of the complaining party and his/her comments and attitude
 - Include names of witnesses and any information obtained from them



An incident report should be used immediately to report:

- Threats
- Disputes
- ADA or FHA Claims .

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Handling Claims

- Complete an incident report
- Follow up with the resident
- Write everything down
- Take photographs
- Never give rent concessions or credits
- Note important information regarding weather conditions, time of day, etc. as appropriate
- Do not accept liability for medical bills
- Obtain a copy of the police report
- Refer all claims involving a car to the resident's automobile insurance company
- File promptly .



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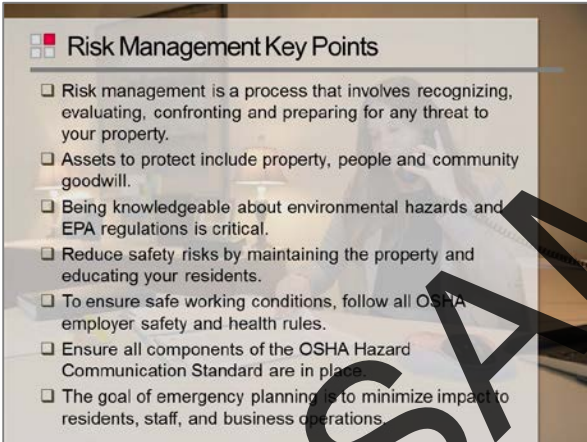
SAMPLE

Wrap Up

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Knowledge Check Answers

Knowledge Check: CAM's Role and Responsibilities

1. What are the three property assets to protect through risk management?

- Property
- People
- Community Goodwill

2. What areas should a risk management process address?

- Identify potential risks in operations
- Analyze the frequency and severity of past/ potential losses
- Eliminate or reduce risks
- Build financial protection to cover non-eliminated risks
- Create risk management policies and procedures

Knowledge Check: Minimize Risk to Physical Property

3. List **three** types of financial risk.

- Fraud
- Theft
- Embezzlement

4. What is the most common risk management strategy?

Finance the risk

5. When minimizing financial risk, what are **three** areas to consider?

- Income, Fees, and Cash
- Physical Property
- Records and Screening

Knowledge Check: Minimize Risk to Residents

6. What are the three highest liability areas?

- Property Hazards
- Environmental Hazards
- Crime Deterrence

7. What are your responsibilities to provide habitability?

- Repair and maintenance to reduce safety hazards
- Maintaining required housing habitability

8. What must all public pools and spas have?

Anti-entrapment devices

SAMPLE

Knowledge Check: Minimize Risk to Residents

9. When/how can you communicate to residents about their safety?

- During the lease signing meeting
- With notice letters when serious incidents occur
- During resident meetings
- In the community newsletter

10. List two federal environmental governing agencies.

- Environmental Protection Agency (EPA)
- Occupational Safety & Health Administration (OSHA)

Knowledge Check: Minimize Risk to Employees

11. What are the six areas of focus for OSHA that employers are required to comply with?

- Hazard Communication Standard
- Lockout/Tagout Standard
- Bloodborne Pathogens
- Personal Protective Equipment (PPE)
- Electrical Safety-Related Work-Practice
- OSHA Record Keeping

12. The maintenance technician was using hazardous chemicals during his shift. What should he do at the end of his shift?

Empty and clean the container

Knowledge Check: Minimize Risk to Employees

13. What is a Safety Data Sheet (SDS)?

A document that describes the health and physical hazards associated with a particular chemical or material


14. What are the written requirements for the PPE standard?

The standard does not require a written program, but does require a written assessment and documentation of exposures

15. Why is it important for managers to be informed of the OSHA regulations and perform regular inspections to ensure compliance?

To comply with regulations when an OSHA inspection is performed and help you avoid any fines or possible injury claims

SAMPLE


 Knowledge Check: Emergency Plans

16. What is the goal of emergency planning?
To minimize impact to residents, staff and business operations

17. What are the three major impacted entities in an emergency?

- People
- Property
- Business

18. What is the purpose of an emergency drill?
To ensure that all aspects of the evacuation can be fully executed


 Knowledge Check: Emergency Plans

19. What are the components of an emergency plan?

- Prevention
- Detection
- Communication
- Evacuation
- Containment/Mitigation
- Recovery
- Public Relations

20. In relation to emergency planning, what are the three components of a business?

- Equipment
- Supplies
- Infrastructure

 Knowledge Check: Prevent and Control Loss


21. What is loss control?
Doing everything you can to mitigate the impact of the loss once it occurs

22. What is loss prevention?
Loss prevention is being proactive in preventing losses

23. Third party insurance involves what three parties?

- The policyholder
- The insurance company
- Third party to the insurance contract, the claimant against the policyholder

SAMPLE

 Knowledge Check: Prevent and Control Loss

24. What is an incident?

An incident includes all accidents, crimes, reported losses and resident losses at a property

25. What are three things covered by General Liability insurance? Please provide an example of each.

- Bodily injury
- Property damage
- Personal injuries

SAMPLE