

Building Owners



Self-assess your business risk

We've pulled together a handy checklist so you can self-assess the risks for your business. It's just for your own information purposes and won't affect your policy – **so you don't need to send it back to us.**



Allow approximately 30 mins to complete this checklist

Management controls

- Do you have a robust self-inspection routine in place? (This checklist will help with that)
- Do you have a maintenance programme for the building, plant and equipment? Is this up to date?
- Do you take steps to reduce the risk of water and weather damage?
- Do you regularly check that housekeeping standards are being maintained?
- Are cleaning practices suitable for the nature of the business?
- Do your tenants manage waste, recycling and combustibles to minimise the fire and arson risk?
- Do your tenants control smoking on site?
- Is there a procedure for when sprinkler and fire alarm systems are out of commission for a more than a few hours (An impairment procedure)?

Fire protection

- Do your tenants have the right type and size fire extinguishers or hose reels?
- Have fire extinguishers and hose reels been serviced in the last 12 months? (Check the inspection tag)
- If you have a fire sprinkler system, is testing and maintenance up to date?
- Are sprinkler heads unobstructed i.e. clear of stored goods?
- Are storage heights controlled to within the capability of the sprinkler system?
- If you have a fire alarm system, is it serviced regularly and inspected annually?

Security precautions

- Are exterior walls, doors and door frames, windows and window frames, floors and roof in good condition and well maintained?
- Are door/window locks, latches and hinges in good condition and provide adequate security?
- Have you considered installing steel bars, security mesh, bollards to vulnerable parts of the building e.g. skylights?

Security precautions (continued)

Do your tenants have adequate electronic security for the nature of the risk e.g. monitored intruder alarm(s), CCTV surveillance?

Do you have good exterior lighting?

Have you considered installing a fog cannon as added security for high value items?

Are ATMs protected from attack?

Electrics and lighting

Does your electrician make regular checks on the electrical system to make sure it's in good order? (At least annually)

Do you maintain all electrical equipment according to the manufacturer's guidelines?

Do you or your tenants replace fluorescent lights when they fail to light up properly and have an electrician investigate if the problem persists?

Are high intensity discharge (HID) lights turned off for at least 15 minutes per week and lamp replacement frequency follows manufacturers guidelines?

Have you considered the benefits of thermographic imaging as a diagnostic tool for electrical maintenance?

Have you done Periodic Verification because the building is older, there are ongoing electrical problems, or the electrical system is showing signs of wear and tear?

Housekeeping

Do your tenants keep areas around plant/equipment and appliances kept clear and free of combustibles?

Do your tenants keep combustible items away from ignition sources such as switchboards, heaters and battery chargers?

Are waste and recycle skips/bins and combustibles kept well clear of the building?

Do your tenants store pallets away from the building and in separate groups, each group separated from the next?

Do you remove tagging/graffiti as soon as possible after its noticed?

Do you clear vegetation, bushes and trees from around the building to improve security, reduce the fire risk and protect against falling branches?

Do you check for damage to walk in chillers made of sandwich panel and repair the damage as soon as possible?

Are racking systems, containers/vessels, overhead machinery and extraction plant secure and seismically restrained?

Are high fire risk areas in separate fire cells e.g. battery charging, plastics regranulating?

Cooking and kitchen fire safety for tenants

Do deep fat fryers have secondary over temperature cut outs and close-fitting steel lids?

Are deep fat fryers at least 40cm from any open flame source or is there a flame barrier installed?

Are cooking hood ducts inspected and cleaned weekly, and professionally cleaned at least annually or more frequently if required?

Is a suitably sized wet chemical fire extinguisher located and wall mounted near the deep fat fryer(s)?

Cooking and kitchen fire safety for tenants

Is another suitably sized general-purpose fire extinguisher located, and wall mounted available nearby?

Is the fire equipment regularly serviced according to the New Zealand Standards?

Laundry safety for tenants

Does your tenant install, maintain and operate laundry equipment as recommended by the manufacturer?

Does your tenant use good practice around managing soiled and dried laundry?

Does your tenant check and clean the drier lint filters daily?

Impact damage

Do you control traffic movement on site?

Are areas of the building prone to impact damage protected by bollards, barriers, height and width signage?

Hazardous substances for tenants

Are hazardous substances managed correctly, their storage is appropriate and incompatible substances separated?

Do your tenants have controls in place to manage dangerous processes involving hazardous substances e.g. decanting flammable liquids from a fuel tank?

Are tenants spray booths, mixing rooms and drying ovens compliant with applicable legislation and maintained appropriately?

Managing sandwich panels in your building

Do you or your tenants have an inspection and maintenance programme in place to help manage the risks of sandwich panel?

Are there any areas of exposed polystyrene or damaged sandwich panel?

Are service penetrations through sandwich panels flashed with non-combustible flashing?

Are only cold methods used to make holes in the sandwich panel?

Is hot work prohibited within 5 metres of the sandwich panel or the sandwich panel protected by welding screens or non-combustible covers?

Is any polyurethane foam protected by a thermal barrier?

Visit [Vero.co.nz/risk-profiler](https://www.vero.co.nz/risk-profiler) to check out our other advice sheets for more tips and in-depth information about managing risk.

vero

Disclaimer – The information presented is of a general nature only and is provided only to help you understand some of the physical risks a business may have and what an insurer might expect you do to manage those risks. It is not intended for any other purpose. You should always seek appropriate professional advice about how you manage the particular risks in your business. No representation or warranty, expressed or implied, is made as to the accuracy or completeness of the information and no responsibility is accepted for any loss, penalty or damages (including special or consequential damages) arising out of the use of all or part of the information. The information presented does not replace the need for appropriate professional advice. Reliance on this communication will not affect or influence policy response.