



Nebraska Risk Management Association

Nebraska Intergovernmental Risk Management Association

Property Risk Control Webinar - Inspection Techniques to Prevent Property Losses
March 18, 2021

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Nebraska Risk Management Association

GOAL

We will be focusing on inspection techniques to prevent property losses at different occupancies you might encounter.

We will be discussing basic property inspection checklists and focus on specific areas during a property inspection. We will go in-depth for key areas where we sometimes can overlook crucial risks. The information that will be discussed during this presentation is an introduction that will assist you in being a more robust property inspector and risk evaluator.



*1. Manopeaker Livestock Barn Fire Nov. 29, 11 - 2 horses Promoted
Plattsmouth, Mo.*

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FIRE PREVENTION

Fire Extinguishers

- Extinguishers located throughout the building
- Located in unobstructed areas – 3 feet clearance
- Extinguishers hung on hangers attached to walls - 3 1/2 to 5 feet above the floor.
- Inspect Gauge
 - No cracked glass
 - Fully charged: arrow in 12:00 position
 - Discharged unit: arrow in 9:00 position
- Check hose for cracks or cuts
- Check that safety pin is not missing
- Inspection tag is attached, monthly inspections are documented, and extinguisher has been inspected and certified by a fire protection equipment professional within the last year.



HOW TO USE A FIRE EXTINGUISHER



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LIGHTNING PROTECTION

Lightning protection systems should be inspected annually, as well as after major storms, when work is performed on the protected structure (e.g., roof renovations, electrical or HVAC system updates), and when equipment is installed or serviced (e.g., satellite dishes, security cameras, telephone lines, television cables). Inspections may be contracted with a lightning protection company, preferably ULT certified.

- Are buildings equipped with lightning protection systems (lightning rods, conductors, bonding, shielding, and grounding)
- Lightning protection inspected in the last 18 months
- Are surge protection devices used at all electrical outlets?
 - All components are in good condition
 - No part of the system has been weakened by corrosion or vibration
 - All down conductors and grounding electrodes are intact (not severed)
 - All conductors and components are fastened securely to their mounting surfaces and are protected against accidental mechanical displacement
 - There have been no additions or alterations to the protected structure that would reconfiguration or expansion of the lightning protection system
 - There have been no equipment installations that require bonding
 - There is no visual indication of damage to surge suppression devices

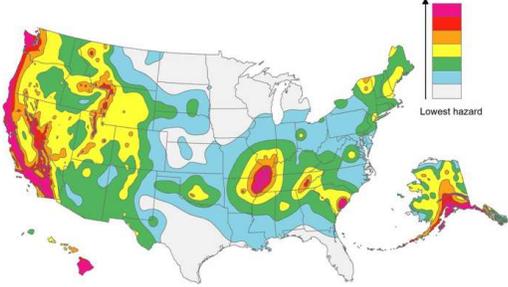


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EARTHQUAKE MAP



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Vermin/Pest Control

- Bait stations and traps installed
- At least bi-weekly monitoring of traps and bait stations
- Good sanitation procedures in place
- Food storage measures in place
- Visual inspection of interior and exterior for evidence of damage or debris
- No cracks/holes at building for points of entry including windows
- No exterior debris around buildings
- Trash properly disposed



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WATER DAMAGE

- Doors and windows should be properly sealed and have no cracks or holes
- Any cracks that form in walls and floors should be sealed as soon as possible
- Exterior drains should be kept clear and free of debris
- Sump pumps should have a backup power supply

Plumbing

- Pipes should have enough insulation to keep them from freezing in colder temperatures
- Buildings should be kept at a minimum of 55° during winter months
- During especially cold spells, all faucets should be kept at a slow drip to prevent water from freezing
- Water heater inspected and flushed by licensed plumber every 1 to 2 years
- Pipes show no signs of corrosion, rust or leaks

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VACANT BUILDINGS

- Check building Security
 - Locks and windows are in working order and are not compromised
 - Exterior shows no sign of breaches
 - Visual inspections for signs of vandalism/forced entry
 - "No Trespassing" posted and visible
- Roof hatches are properly secured
- Burglar alarm system in working order
- Automatic sprinkler system is functional and inspections are up to date
 - Sprinkler valves open and locked
 - Has local AHJ been notified if system is not in operation
- Fire alarms are functioning and inspections are up to date
- Standpipe system is operational
- Fire Department Connection is free of obstructions
- Hydrants been opened in the last 18 months and accessible
- Exterior lights in working order, system on a dawn timer or photocell
- Roof inspection for sitting water, debris, loose/missing shingles, etc.
 - Winter: any heavy snow accumulation and ice on the roof or overhangs
- Plumbing inspected for signs of water leaks or corrosion
- Inspect for signs of pests/vermin

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Any questions or queries contact

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