



LOSS PREVENTION - COMMERCIAL

The goal of HTM is to reduce the risks that would lead to a serious injury to yourself or loss to your property. By identifying potential hazards, our Loss Prevention Representatives offer valuable advice on keeping your home or business free from personal injury or damage. They can also help your broker ensure that adequate limits of coverage are placed on your property. Our Loss Prevention Representatives will be visiting each farm, rental income property, and commercial property at least every 5 to 7 years at a time which is convenient to you.

SECURITY

Theft or vandalism could have a huge impact on your business – it could take weeks to replace items or your contract work could be given to someone else. Be sure to have a security system in place and learn what surveillance is available to you in your neighbourhood.

ELECTRICAL PANELS

Keep all panels clear of dust and debris. Circuit breaker panels are designed to provide over-current protection for your electrical system including wire, switches and receptacles, as well as protection of your connected equipment (i.e. power tools, appliances).

Fuse panels have not been installed since the mid 1970's. If your fuse panel has not recently been inspected, you should have a qualified electrician verify the safe operation of your electrical installation.

GROUND FAULT CIRCUIT INTERRUPTER (GFCI)

A GFCI is an electrical device designed to protect people from an electrical shock in a damp or wet environment. A GFCI can be in the form of a circuit breaker located in the main panel or as part of a receptacle located in your wall outlet.

To test a GFCI-protected outlet, plug a lamp into the outlet then push the test button. If the lamp turns off and the reset button pops out, the GFCI is working properly. If the button does not pop out, or it does but the light stays on, your GFCI is not working and you need to contact a qualified electrician to repair it.

EXTENSION CORDS

When you use an extension cord, you increase the length of the electrical circuit which, in turn, adds resistance. The amperage increases with the increased length and resistance in the circuit, which can be dangerous if the cord is not sized properly. As well, the increased amperage can harm or cause premature failure of appliances especially those with electric motors (i.e. power tools).



FIRE SAFETY

Current fire safety regulations require that smoke detectors be installed on each level of the building and illuminated exit signs be visible at all building exits. We also recommend the installation of a fire extinguisher in an accessible location.

HAZARDOUS CHEMICALS & PRODUCTS

You must store hazardous materials (i.e. herbicides, insecticides, fungicides, fertilizers, etc.) according to manufacturer's recommendations and applicable regulations. Ensure they are clearly labeled to further eliminate guesswork in an emergency situation.

BUILDING & PROPERTY ACCESS

Proper handrails for entrances and staircases need to be installed for the safety of everyone. Check that steps and walkways are kept in good repair to prevent falls. Walkways must be kept clear of objects, debris, ice and snow throughout the year. Keeping a clean, clear space around buildings, general yard areas and laneways can help reduce the risk of fire spreading from one building to another.

FOAM INSULATION

Building codes require that exposed foam interior insulation (in walls and roof) be covered with an approved heat barrier. Although foam plastics (such as polyurethane and polystyrene) and porous cellulose insulation are excellent insulating materials, they are easily ignited. Fires in buildings with unprotected insulation may spread rapidly and involve the entire building before fire personnel can effectively fight the fire.

Lift truck operators should be instructed as to the importance of keeping the heat barrier intact, as most damage occurs when pallet loads scrape the walls.

WATER DAMAGE

Water can do considerable damage to your buildings, either immediately or over several months with the growth of mould. We recommend that you include in your maintenance schedule to replace worn shingles, trim branches that are hanging over your building, clean out eaves troughs, and direct downspouts away from buildings to reduce the potential for damage to your roof which could allow water inside. Buildings with galvanized plumbing will eventually experience water damage as rust forms on the aged plumbing.