

# CHRISTMAS TREES

## General Liability and Auto Liability Loss Control



### To prevent and minimize claims, the following should be performed:

- Is the level of housekeeping adequate -- no worn, missing, or loose floor coverings; stairs have nonslip treads and sturdy handrails; all customer areas neat and clean?
- Are “No Trespassing” and “No Smoking” signs and fencing placed on the perimeter of property and enforced?
- Are premises inspected at a minimum daily, to verify that any areas that may require repair or cleanup are promptly identified and corrected?
- Is the customer parking area properly signed and visible to all vehicles entering the property?
- Are all customers properly supervised on the premises -- prevented from entering storage areas, garages, barns, or any other place where they may be unsupervised and consequently injured?
- Are trespassers prevented or discouraged? Are all nuisances protected (i.e., ponds, adjoining properties, railroad sidetracks)?
- Are employees aware of measures provided for prompt removal of ice and snow from roadways, paths, sidewalks, and parking lots?
- Are customers quickly removed from areas that are not for public access?
- When renting a vehicle, obtain the maximum amount of insurance available from the rental company and obtain a copy of the rental agreement, front and back.
- Procedures should be in place to monitor drivers of all vehicles. This should include reviewing Motor Vehicle Records (MVR’s). Do not allow drivers with poor MVR’s to drive.
- When parking a vehicle for an extended length of time the emergency brakes should be set and the wheels chocked to prevent vehicle movement.
- The operation of the vehicle must be restricted to persons who have current valid operator’s licenses and are covered by the rental agreement.



**KEELSON PARTNERS**

INSURANCE & RISK MANAGEMENT

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