



## **Risk Matters 2016 Property Reminders**

### **SPECIAL FLOOD HAZARD AREAS**

Please note the agency retention for losses in Special Flood Hazard Areas (100 Year Flood Zone); the retention for each agency is \$500,000 for building losses and \$500,000 for content losses per location per occurrence as defined.

### **NEW PROPERTY**

Remember to contact the Risk Management Division when you acquire new property. Only you can prevent an uninsured loss. Risk Management depends on you to inform us, in writing, when you build, purchase, remodel, or delete buildings or acquire additional contents.

### **LOSS CONTROL RECOMMENDATIONS**

#### **Mechanical Rooms and Furnace Closets:**

- Maintain a minimum three (3) foot clearance around all electrical panels, heating units and water heaters.
- Do not use furnace closets or boiler rooms as store rooms for any combustible materials such as paper and books.

#### **Maintain Your Roof & Ground Level Drains:**

- Drains should always be inspected at least quarterly and extra caution should be taken during months when rains are normally anticipated.

#### **Extension Cords and Power Strips:**

- All major electrical devices and appliances such as microwaves, refrigerators, toaster ovens, portable electrical heaters, hot plates, laminators and commercial coffee makers should be connected directly to an electrical wall outlet.

### **FINE ARTS AND COLLECTIONS**

Transit coverage for fine art and collections which exceed \$250,000, will be provided only if Risk Management receives notification of the collection 60 days prior to the requested effective date of coverage, wherein transit coverage is required. Transit coverage will be provided only for collections moved by a professional moving company that specializes and is equipped to handle works of art, unless other arrangements have been approved in advance by the insurance company.

### **REVIEW OF VALUES INSURED**

Please review the enclosed statement of values and advise if any changes, *including corrections to your email address*, are needed.

#### **Fire Alarm Systems and Smoke Detectors:**

- All fire alarm systems should be upgraded to include smoke detection equipment. Inspect and test annually.
- All fire alarm systems should be monitored off-site by a central station monitoring service.

#### **Space Heaters:**

- Do not place the space heater within three feet of any combustibles.
- Space heater must have thermostatic controls and automatic shutoff features.
- Do not place space heater on a carpet floor. Place heaters on a non-combustible surface.
- The space heater must be plugged directly into a wall outlet. Do not use an extension cord.
- Turn off the heater when you leave the room. Unplug the heater when you leave for the day.

**Should you need additional information,  
please contact our office at (501) 371-2690.**