

Risk Management Checklist

Risk Management Task	Completed	Date
Have a current CORGI landlord's gas inspection certificate.		
Have a record of an approved electrical inspection not more than 5 years old, in accordance with safety regulations.		
Any furnishings without the correct safety label should be removed from the property.		
Provide appliance user manuals wherever possible.		
Have tenant sign and date contract.		
Ensure fire doors (if fitted) provide at least 30 minutes' fire resistance and are in good condition.		
A fire extinguisher and/or fire blanket is provided in the kitchen.		
Install smoke alarms in all rooms and provide user manuals to tenants. (If smoke alarms are installed test during inspections.)		
Remove any portable gas or paraffin heaters from the property.		
Check multi-socket adaptors for over loading and, if possible, remove.		
Check that bins supplied for waste are stored securely away from the property.		
Check any flat roof has been inspected and/or repaired by a qualified contractor.		
Check water tanks and exposed pipes are adequately lagged.		
Complete a spot check for minor leaks in kitchen and bathroom fittings.		
Check external walkways, fencing, walls and parking areas are free from trip hazards.		
Inspect buildings for loose tiles or fittings etc that could fall and cause injury.		
Fit 5-lever locks and window locks.		
Install exterior security lighting.		
Check for and remove any graffiti.		
Read my Insurance policy.		



Risk Management Guide for Residential Landlords

At Commercial Express, we are keen to promote risk management, as we believe that not only is this a benefit to insurers it is also a major benefit to you the property owner. By employing good risk management you are not only less likely to suffer the inconvenience of a loss, but you will be maintaining and protecting what is probably your largest investment after your home, hopefully making it easier to let. This guide has been designed with the aim of bringing to your attention, and helping you to manage, many of the risks associated with owning let properties.

As a landlord, you will have legal responsibilities to your tenants to provide them with a safe property to live in, as well as a legal requirement to comply with various regulations. We have created a risk checklist to help you manage your obligations under these regulations and to improve your risk awareness.

Fire, water damage, theft and malicious damage are the major causes of losses to let property; personal injury liability losses against landlords are also becoming more common. All of these incidents can be greatly reduced by taking some simple precautions and good management. Below are some points that should help you identify these risks and also manage your property better.

1) Fire Risk Controls

- The Furniture and Furnishings Regulations Act (1998) must be complied with. These regulations cover all upholstered furniture and furnishings where supplied by you, the landlord.
- The Electrical Equipment Regulations Act (1994) must be complied with. These regulations are designed to ensure that you maintain a safe electrical system for your tenants by means of regular inspection and tests by qualified electricians.
- The Gas Use Regulations Act (1994 & 1999) must be complied with. All gas appliances require an annual Corgi registered inspection and certification.
- You should arrange regular visits to the property to inspect for overloading of multi-socket electrical adaptors or leads.
- We strongly recommend that the use of portable heaters, particularly gas and paraffin, are prohibited within your lease agreements and this is explained to your tenant.
- We strongly recommend that fire extinguishers and fire blankets are provided and smoke detectors fitted for their obvious safety benefits.
- You should provide adequate waste receptacles to ensure that waste is stored safely away from the building; this limits potential sources of ignition for arson.

- If the property becomes unoccupied for any reason, you should arrange for regular visits (at least every 14 days) to ensure that the property is secure, as an unoccupied property can soon become the target of vandals and arsonists.

2) Water Damage Controls

- Ensure that pipework in loft spaces and exposed places is adequately lagged to minimise the risk of bursting in freezing conditions.
- Inspect bathroom and kitchen sinks, baths and showers for adequate sealant where necessary and inspect waste and overflows for minor leaks.
- Ensure the condition of roofs and gutters are inspected on a regular basis (at least annually).
- If your property has a flat roof, you should have this inspected at least every two years by a qualified roofing contractor.

3) Theft and Malicious Damage Controls

- Fit British Standard approved 5-lever locks to all external doors and key operated windows locks to all accessible windows.
- Install exterior security lighting to rear gardens.
- Immediately remove graffiti to discourage further attack.

4) Safety and General Controls

- Regularly inspect your property.
- Ensure you have a signed tenancy agreement in place.
- Inspect buildings for loose fittings or slipping roof tiles, which may fall and cause injury, and pathways or parking areas for potholes and trip hazards.
- Inspect boundary walls, gates and fences to check they are in good condition.
- If fire doors are fitted at the property, ensure that they provide at least 30 minutes' fire resistance and are in good condition.
- You should provide the manufacturers' manuals for heating systems and all appliances if possible.

Commercial Express provides the above for guidance only and to explain briefly about risk management and landlords regulations. You should always refer to the full regulations and it is recommended that you seek professional advice, if necessary. This is not an exhaustive list of your obligations or conditions of your Insurer's policy and you should always refer to your policy documentation for full policy terms and conditions.