



AMERICAN MODERN INSURANCE GROUP

LOSS CONTROL BULLETIN – PARK OWNED UNITS

Park owned units pose a threat for serious claims if they are not maintained properly. Potential losses include fires, slip and falls, electrocutions, etc., resulting in property damage, serious bodily injury, and even death. If these claims end up in court, they can result in multi-million dollar verdicts and/or increased insurance costs.

As part of the loss prevention process, routine inspections and maintaining accurate records on each unit is the first step in identifying deficiencies. Proper documentation of corrective actions can also reduce your exposure in the event of a claim.

WHAT CAN YOU DO?

The old adage “an ounce of prevention is worth a pound of cure” is certainly appropriate here. In order to prevent, or at least reduce rental unit losses you should:



- Make regular inspections of all units both interior and exterior. The inspections should also be conducted each time a new tenant moves in.
- Perform regular scheduled maintenance in a timely manner.
- Maintain a complete log of inspections and maintenance work performed.
- Maintain written records of all tenant requests and complaints and your response and resolution.

These simple procedures are an excellent means of demonstrating your concern for the safety and wellbeing of your tenants. They may also be of assistance when or if a claim arises.

HOW CAN WE HELP?

As a service we are happy to provide the attached sample form. These are examples of forms, which might be used in your inspection and maintenance activities. These items are provided as a guideline only, as there may be other items you wish to include which meet your specific circumstances. They are not meant to be all-inclusive.

If you need further assistance you may contact your American Modern agent or one of our loss control associates who will be glad to provide you with additional guidelines.

Loss prevention is your responsibility, and with proper maintenance, inspections and record keeping, you can reduce the potential for serious claims.



OWNED UNIT MAINTENANCE LOG

DATE	UNIT #:	MAINTENANCE PERFORMED:	BY WHOM:	STEPS CHECKED Y / N	SMOKE ALARM CHECKED Y / N

IMPORTANT INFORMATION

On September 1, 1993, the Texas Legislature passed a law requiring that at the time a resident takes possession of a dwelling, the dwelling must be equipped with:

- (1) A window latch on each exterior window of the dwelling;
- (2) A keyed deadbolt or doorknob lock on each exterior door of the dwelling;
- (3) A sliding door handle latch, sliding door security bar, or sliding door pin latch on each exterior sliding glass door of the dwelling.

EFFECTIVE JANUARY 1, 1995, EVERY RENTAL DWELLING MUST HAVE A KEYLESS DEADBOLT AND A DOOR VIEWER ON EACH EXTERIOR DOOR.

American Modern Home Insurance Group has advised us that failure to comply with this law could result in impaired defenses, and/or increased liability judgements in the event of a claim involving security, they recommend that **ALL RENTAL DWELLINGS BE BROUGHT INTO COMPLIANCE AS SOON AS POSSIBLE.**

Please acknowledge receipt of this letter and information by signing where indicated and returning to our office in the envelope provided. A copy of this letter is provided for your records.

If you have any questions, please call our toll-free-number - 1-800-458-4320.

Acknowledged

Date