

Accommodation – Bed & Breakfast, Air BnB

Self-assess your business risk

We've pulled together a handy checklist so you can self-assess the risks for your business. It's just for your own information purposes and won't affect your policy – **so you don't need to send it back to us.**



Allow approximately 15 mins to complete this checklist

Have you protected your home or investment against fire damage?

- Can the Fire Service easily access your property? If you are in a rural area, is there sufficient water available to extinguish a fire?
- Do you have a fire alarm system, or at a minimum long-life battery-operated smoke alarms? Do you have suitable fire extinguishers and a fire blanket?
- Are BBQ's and waste/recycle bins away from the building?
- Is there a designated smoking area with suitable non-combustible butt disposal container?
- We discourage the use of multi boards to extend the power supply to appliances. If you use these, have you considered employing an electrician to install additional power sockets?

Is your security going to keep your home, investment and property safe?

- Do you have locks on all accessible doors and windows, and are these doors and windows in good condition, and shut as designed?
- Do you have security lighting? Is this movement activated?
- Do you have a monitored intruder alarm so that you would be alerted to a break-in?
- Are valuables locked away or in a part of the property that guests cannot access?

Are there regular checks to confirm:

- Is the tumble dryer lint filter clean?
- That the exterior of the building is in good condition, and not requiring maintenance, with no blockage to gutters/channel drains/yard sumps?
- That gardens are neat and tidy, trees are not overhanging the building or blocking Fire Service access?
- That everything is as it should be, including checking that appliances, furniture and recreational equipment is in safe working condition?
- That there is no deterioration of sanitary or visible plumbing fittings that will cause a leak, or any visible water damage?

Are you on top of maintenance?

Do you have all gas appliances, heating systems, security/fire alarms and fire extinguishers serviced annually? Do you check long life smoke alarms are working?

Are chimneys swept annually?

Dangerous substances

Do you have LP gas on site? If so, are the cylinders securely chained in place and away from vehicle impact?

Are chemicals, petrol, weed treatments, pool chemicals and the like stored according to manufacturer's guidelines, and securely locked away from guest access?

Preventative measures

Do you have MethMinder or a similar product to detect if your property is used to manufacture methamphetamine

Do you have a vetting process for potential guests?

Do you have a secure method for hand over and collection of keys at the end of the stay?

Do you have a guest guidebook explaining the rules of the venue, how appliances work, safety precautions, emergency telephone numbers, what to do in case of fire etc.

Visit [Vero.co.nz/risk-profiler](https://www.vero.co.nz/risk-profiler) to check out our other advice sheets for more tips and in-depth information about managing risk.

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Disclaimer – The information presented is of a general nature only and is provided only to help you understand some of the physical risks a business may have and what an insurer might expect you do to manage those risks. It is not intended for any other purpose. You should always seek appropriate professional advice about how you manage the particular risks in your business. No representation or warranty, expressed or implied, is made as to the accuracy or completeness of the information and no responsibility is accepted for any loss, penalty or damages (including special or consequential damages) arising out of the use of all or part of the information. The information presented does not replace the need for appropriate professional advice. Reliance on this communication will not affect or influence policy response.