

## A safe, welcoming place

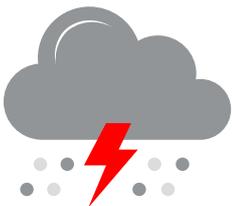
While we're here to pay to claims if the worst happens, we're all about trying to keep you and your property safe and secure in the first place.

Bed & Breakfast accommodation can be in a variety of locations, from city centres to rural or isolated areas, including islands. Most B&Bs are generally owner-occupied and offer a more highly-personalised kind of accommodation for guests.

Guests might stay for a single night en route to somewhere else, or use it as a base for a couple of weeks to explore the area. But either way, most clients will be using the property for recreational purposes, with many visiting from overseas. Some B&Bs have excellent facilities, which might include spa pools, swimming pools, BBQ's and outdoor fires. Depending on location, some properties could have higher risk of storm damage, water damage, flooding, lightening, earthquake, landslip, coastal erosion, or fire from nearby bush or vegetation.



## Weather watch outs



While you can't control wild weather, you can reduce the risks that come with it.

### Best practice

- Be aware of what weather or flood events are likely to affect your building or business. This can help you plan what needs to be done.
- Keep trees and shrubbery well-trimmed, and remove diseased or damaged limbs. Ask a professional arborist to assess and strategically remove branches to allow wind to blow through the trees.
- Protect water and other pipes from freezing using insulation, or install heat tape.

- Remove snow and hail from gutters as soon as it's safe to do so. This will reduce the possibility of subsequent rain overflowing gutters.

### Must haves

- ✓ Ensure the building is well maintained, that walls and roof are watertight. Make sure doors and windows are close fitting.
- ✓ Make sure gutters and down pipes are not blocked by leaves or rubbish. Check before the winter season, or more frequently if needed.
- ✓ Inspect channel drains, yard storm water outlets and sumps and make sure they are all free-flowing and that curb side gutters are not blocked by leaves and rubbish.

## Security begins at home

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Start with the basics – by making sure the building itself is secure and in good condition to help keep unwanted intruders out. It can be as easy as establishing a simple routine and doing regular check-ups.

### Best practice

- Make sure doors, windows and all locks, latches and hinges are in good working order.
- Keep access roads and any driveways to the property clear for in case the fire brigade needs access (4m x 4m is a good guide).

- If appropriate, fit barriers or bollards to minimise any accidental vehicle damage.
- Make sure all fencing and gates around pool areas are working and fully compliant.
- Display maximum height signage to direct unwanted traffic away from vulnerable canopies and overhangs.

## Step up your security

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You want to choose the guests that come into your property. So don't make it easy for unwelcome guests or intruders to steal your belongings. Thankfully there's a few simple steps you can take to minimise risks.

### Best practice

- Secure all your valuables, don't leave cash lying around, and put anything expensive into a locked safe or another secure location.

- Valuables and breakable items should be carefully secured if possible.
- If possible, restrict access to private areas of the home by fitting locks, for example.

## Intruder alarms

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It's always worth installing a remotely operated intruder alarm system. If you're a local owner, a self-monitoring the alarm would be an economical option here.

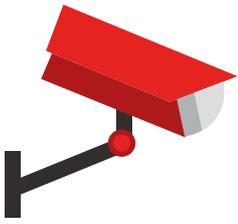
### Must haves

- ✓ Alarms should be professionally maintained and checked annually.

- ✓ If you're located away from the property, make sure someone can attend to any alarm activations (a private security company for example).
- ✓ Make sure that intruder alarm sensors are not obstructed.

## CCTV

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Even with the best deterrents, some thieves still don't take the hint – so detecting their presence is important.

### Best practice

- Fit high definition CCTV to the exterior – ideally motion sensing and infrared to ensure images recorded in low light are clear.

- Install good lighting around the exterior of the building for security, and so your guests can see where they're going. Motion sensing lights are a great idea here.

## Watching out for water damage

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With routine checks and a proper plan, the risks can be seriously reduced.

### Best practice

- Plumb washing machine and dishwasher outlets into the wastewater pipe, not simply with the waste pipe hooked over a sink.

### Must haves

- ✓ Know where the water shut off valve(s) are for the water supply. Where possible, shut off the water supply during extended shutdowns or when not needed e.g. over the summer holidays or in an unoccupied building.
- ✓ Ensure flexi-hoses are checked regularly and replaced if showing signs of damage – or every 10 years otherwise.

- ✓ Check shower enclosures for signs of deterioration, especially to the wall boards/tiling
- ✓ Inspect plumbing, water pipes and waste lines for leaks, damage or corrosion. Check that all basins, tanks, etc have overflow facilities. Process tanks should be banded.
- ✓ Check and clean the roof regularly. This is important before the winter season and after storms. Pay attention to membrane-style roof coverings as these have a limited life and can be affected by environmental exposures.
- ✓ Check flashings where the walls and roof meet, and also pipes and skylights where they penetrate the roof covering.

## Laundry

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Unless they're cleaned and well maintained, laundry areas can present some fire risks. Thankfully there are a few simple things you can do to keep this area safe and sound.

### Best practice

- Laundry equipment should be installed, maintained and operated as recommended by the manufacturer.

- If your guests are using the dryer – it's really important that they allow the 'cool down' cycle to be completed every time.

### Must haves

- ✓ Make sure lint filters are checked and cleared weekly.

## Fire protection

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Most fires start small, and fire extinguishers can usually do a good job of tackling them. Acting on a fire alert quickly is key – otherwise the fire can spread quickly and get out of control.

### Best practice

- Smoke detectors should be installed throughout the property and, if possible, linked to a monitored intruder alarm system.
- At a minimum, battery smoke alarms should be installed in all bedrooms, hallways, and lounge areas.
- Kitchen extraction systems should be cleaned regularly to ensure there isn't a build-up of oil.
- Position BBQs away from buildings in case of fire.

### Must haves

- ✓ We recommend a 2.1kg dry powder fire extinguisher or a wall-mounted fire blanket (size 1.2m x 1.8m) in kitchen facilities.
- ✓ Make sure your fire extinguishers and blankets are maintained annually.
- ✓ In remote locations make sure any water supplies are easy for the Fire Brigade to access.

## Gas cylinders and other hazards

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From the BBQ to water heating and even the cooker – Liquid Petroleum Gas (LPG) is a handy, low-cost fuel. Cylinders can stand-alone, or be connected to a manifold system. Either way, there are a few things you'll need to do to keep your gas supply safe, as well as things like pool chemicals.

### Best practice

- Pool chemicals and other hazardous substances should be stored according to the exact instructions on the packaging and secured safely.

### Must haves

- ✓ Gas installations should be installed and maintained only by a registered gas fitter.
- ✓ All cylinders should be within the date of the last pressure test. (If you have in excess of 100kg of LPG you will likely be required to hold a compliance certificate.)
- ✓ All gas cylinders should be kept away from vehicle traffic areas – or consider fitting barriers to prevent impact damage.

## Waste bins

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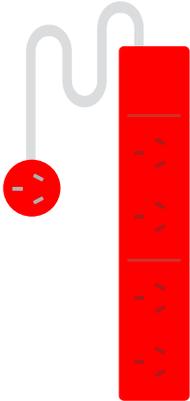
Where possible, external waste and recycle bins should be located away from the building. Alternatively, these can be securely locked or held inside the property i.e. in the garage area.

### Must haves

- ✓ **Have a separate metal container with close fitting lid for embers and ash.**

## Electrical

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Electrical switchboards in any property are potential ignition sources, and keeping them maintained and fault free is essential. Multi power boards can be an issue too, and we'd discourage them as they can overload electrical circuits. (If you don't have enough power points, perhaps get a local electrician to install more for you).

### Best practice

- Get your electrician to tag and test portable electrical equipment, extension leads and power boards where hardwiring isn't possible. Never use damaged leads and boards.
- If you must use power boards, ensure they're fitted with overload cut offs and have sufficient airflow and ventilation and aren't covered by laundry or bedding.

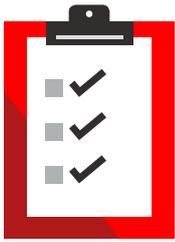
- Try and limit the use of portable heaters and make sure guests don't use these to dry laundry or place too close to bedding, furniture or drapes etc.

### Must haves

- ✓ **Make sure switchboards and electrical installations are kept in good condition especially if in older buildings. That means regular checks of the switchboard by an electrician.**
- ✓ **Make sure all switchboards are enclosed.**

## Owner safety checks

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Owning a property that you rent out for whatever reason comes with some responsibilities. That's why it's worth putting together a simple management plan with easy controls in place to mitigate fire or loss. This might include:

### Best practice

- The simple vetting of guests by checking online profiles, any reviews and references.
- Doing a routine inspection as soon as guests vacate the property to make sure everything is working, checking for leaks, and checking the inventory list, for example.
- A weekly check of the property when unoccupied – making sure water and power are off, if these aren't required for safety systems within the building.
- Smoking controls on site. If allowed it must be in a designated smoking area with suitable receptacles.
- The installation of Methamphetamine detection monitor to detect if your property is being used to manufacture methamphetamine.
- Fire safety checks and maintenance (protection and alarm systems, for example).
- Hazardous substance management, with proper storage.
- Having a policy on pets (and making sure you're covered if there's any damage).
- Making sure all accessways are clear and unobstructed.
- Removing any open flame sources, firewood and BBQs during periods of drought, or high-risk of fire.
- Making sure chimneys or flues on working fireplaces and wood stoves are checked and swept at least annually.
- Making sure areas where there are open flames or chimneys for example, are free from trees or dry combustible materials.
- Providing metal bins for embers, soot and ash – contained with a lid.
- Considering the installation of lightning protection
- Having a generator on hand for remote locations that rely on tank water, for example.

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