Hotel Risk Management Guide
FOR THE HOSPITALITY INDUSTRY

The hospitality industry is one of the largest employers in Ireland. With global tourism projected to grow to 1.8 billion travellers by 2030, an increase in demand for hotel accommodations is expected, as more international and domestic business and families travel to and within Ireland. In fact, the Ireland tourism industry hopes to regain the one million UK visitors it lost during the 2008 – 2012 economic downturn by 2015. “The Gathering,” an Ireland tourism initiative, plans to target 70 million people globally who claim to have Irish roots.

Increase in competition has induced many hotels to provide options to serve a wide variety of customer budgets and preferences. In the midst of the increased demand and opportunity are the day-to-day safety and security challenges confronted by hotel owners and managers. Slips, trips and falls, theft of personal and hotel items, safety related to personal grooming, pools and spa services, valet parking, food and liquor services are among the many areas that can raise the safety and security challenges. Additionally, housekeeping, laundry and kitchen operations can present significant fire exposures. Theft including credit card “skimming” (unauthorized use of a credit card) by employees has put greater emphasis on employee selection. Attacks on electronic data from domestic and international sources have put greater emphasis on electronic data management.

An effective risk control programme plays an important role in helping hoteliers provide a safe and secure environment for their customers and employees. Risk management starts with risk assessments and understanding the risks of doing business. The Health and Safety Law, under the Health and Safety Authority (HSA), requires all employers to conduct risk assessments of the workplace routinely to help reduce the risk of harm to employees and others through safety training, policies and programmes. An effective risk control programme should include not only measures and programmes to address the safety and security of customers and employees but also risk management measures for property and daily operations.

Business continuity planning also can help hotel owners and managers to be prepared to respond to disasters and unforeseeable events (weather-related disasters, power outages, cyber attacks, and critical equipment breakdown). The ability to deliver continuously a quality customer experience is critical to the hotelier’s competitiveness, financial well-being, and reputation.

This guide outlines a number of risks that have the potential to cause critical downtime and business loss. It offers strategies and safety tips to address a number of hazards associated with hotel operations. Ask your Risk Control consultant about our Restaurant Risk Management Guide for information on managing restaurant risks.

Section I. Property protection

Property risk management plays an important role in prevention and protection strategies that address critical building systems and equipment, electrical safety, fire protection, and prevention of water intrusion, among other things. It also is important to guest experience, comfort and life safety.

QUICK LINKS
Business continuity
Employer liability
Information/data management
Motor liability
Property protection
Public liability
Staff should be trained on fire safety upon induction and at regular intervals thereafter.

**Facility equipment and building systems**

Facility equipment, communication and electrical systems, and heating, ventilation and air conditioning (HVAC) systems are among the lifeline systems of a building’s operation and health. Proper maintenance of HVAC and other building systems plays an important role in preventing fires and providing a comfortable and healthy environment to guests.

Inspection and maintenance programmes for facility equipment and building systems can help prevent breakdowns, malfunctions, outages and property loss. Inspection and maintenance of HVAC systems are also critical to preventing exposures to Legionnaire’s Disease (bacteria growth in standing water) and carbon monoxide exposure (through heating vents), among other issues.

- Use trained and qualified operators to inspect, test and maintain equipment, including refrigeration and HVAC systems.
- Inspect, clean, test and maintain equipment and components in accordance with the manufacturer’s instructions. Regularly planned inspections can help identify potential causes of failure, including cracks, foreign objects, fatigue and wear.
- Verify controls and safety devices are installed and tested according to the manufacturers’ requirements.
- Operate, inspect and maintain boilers, chillers and refrigeration equipment in kitchens according to manufacturers’ and local requirements to ensure safe operation and proper temperature and humidity.
- Inspect and service elevators and escalators in accordance with legal requirements and maintain documentation for all maintenance and repair activities.
- Maintain operating log sheets for all equipment, including boilers and chillers.
- Inspect and maintain roof surfaces and building system equipment situated on roofs.

**Fire detection and suppression**

Heat from powered equipment/appliances and electrical system malfunctions, such as those associated with HVAC systems, are leading sources of hotel fires. These fires result in large, non-confined fires and can cause significant property damage. Other leading sources of large, non-confined fires include faulty electrical wiring, open flames and lint in laundry dryers and exhaust fans. Cooking fires, which are more frequent, tend to be small, confined within the cooking area and with limited damage.

Many fires take place in locations without an automatic extinguishing system. Suppression systems can help reduce or prevent significant damage by controlling and extinguishing the initial fire before it can spread to other parts of the building. These systems also can help reduce the potential for additional smoke and water damage. Compliance with health and safety standards, life safety and building regulations is also critical, given the high concentration of people in hotel quarters.

**Automatic and manual fire suppression systems**

Where installed, hotels should ensure their sprinkler systems are suitable for the type of construction and occupancy of the buildings and comply with Loss Prevention Council (LPC) rules for automatic sprinklers. The two most common reasons for automatic sprinkler system failures are lack of proper maintenance and a valve closure that prevents adequate water from entering the system. These failures can be prevented through risk management programmes.

**Loss prevention strategies may include:**

- having an approved sprinkler system connected to a central alarm station and in accordance with the LPC Sprinkler Rules incorporating EN12845;
- providing appropriate portable fire extinguishers throughout the hotel and in the kitchen areas (including Wet Chemical extinguishers for grease fires). Check them once per month and have them serviced annually by a certified extinguisher technician;
- training for all employees on the proper use of fire suppression systems, including the use of manual releases. Also train on the prudence of leaving the facility if the fire appears out of control and call 999; and
- inspecting and servicing the fire extinguishing system every six months by a trained person.

**Fire and smoke detection and alarm devices**

Fire detection and alarm devices – both automatic and manual – are essential to employee and guest safety as well as your property.

- Provide appropriate detection (fire, smoke, heat) devices and maintain them.
- Connect all fire detection and alarm devices, including sprinkler waterflow alarms, to a central-station alarm company for monitoring.
- Use a reliable contractor to establish a testing and maintenance programme.
- Locate smoke and heat detectors throughout the facility and, at a minimum, in guest rooms, escape routes, and other higher hazard locations.
- Equip HVAC systems with warning detectors to allow system shut down and prevention of smoke spread.
Fire prevention
In addition to cooking fires and electrical malfunctions from systems such as HVAC, faulty, frayed or malfunctioning electrical wiring and equipment, clothes dryers and flammable and combustible liquids are also sources of fire.

See our Restaurant Risk Management Guide for more information on managing fire risks associated with restaurants.

Bathroom ceiling exhaust fans
Bathroom ceiling exhaust fans can pose a fire hazard. The fans, over time, can build up lint. Under certain conditions (such as a locked rotor), the motor can overheat and ignite the lint and nearby building components. These fires generally occur in older exhaust fan installations. Inspect, clean and maintain bathroom ceiling exhaust fans routinely, at least once a month.

Electrical fires
- Have a competent electrical inspection contractor either RECI or ECCSA registered carry out a full inspection and test of the electrical system of all areas at intervals not to exceed 5 years. Establish a programme for test schedules.
- Have portable electrical appliances PAT-tested and a register of appliances maintained. HSE Publication HS(G) 107 Maintaining Portable and Transportable Electrical Equipment notes testing frequency guidance.
- Have a competent contractor inspect refrigeration and air conditioning systems bi-annually.
- Replace cracked/broken switch or receptacle plates.
- Do not use extension cords or other temporary wiring.
- Use grounded plugs or outlets.
- Do not overload electrical outlets.
- Use only CE-marked electrical appliances.

Entertainment/pyrotechnics
The use of pyrotechnics in indoor venues has been implicated in major fires causing significant damage to commercial buildings. Pyrotechnics should not be used indoors. When used outdoors, the exposure should be carefully assessed, certificates of insurance from the pyrotechnics contractor should be in place and reviewed by your broker, fire protection measures should be readily available and weather, such as dry conditions or wind, should be considered before the use of any pyrotechnic display. Hotel management and third parties must ensure compliance with all health and safety regulations for the use of pyrotechnics. See Certificates of Insurance under the General Liability section later in this guide for additional information.

Flammable/combustible/explosive hazards
Flammable and combustible chemicals are a major fire hazard. Risk control considerations include:
- Use specially manufactured or treated flame-retardant fabrics in bedspreads, drapes and carpeting.
- Practice good housekeeping. Clean up spills immediately and dispose of soiled rags in metal bins with tight fitting lids. Remove trash routinely throughout the day to a fire-resistant area. Do not allow clutter to accumulate.
- Store flammable/combustible liquid containers, including cleaners and solvents, in the manufacturers’ original containers or in clearly labelled puncture-resistant, tightly sealed containers with hazard warnings.
- Store all pool chemicals (such as hypochlorites and bromine) in a locked, dry, well-ventilated and fire-rated enclosure at a distance from the main building. Hypochlorites present an explosive hazard. Trained employees must follow manufacturers’ instructions when chlorinating pools.
- Follow technical data sheets provided with products, including protections and handling instructions listed on Safety Data Sheets (SDS).
- Enforce a no-smoking indoor policy within the workplace in accordance with legal requirements.

Laundry facilities
Each year, many hotel fires start in laundry rooms with lint being a significant fire hazard. The laundry facility should have a preventive maintenance programme on laundry equipment, particularly for clothes dryers and vents.

Soiled cleaning cloth and linens should be replaced periodically, since, under certain conditions, these can pose a fire hazard. Linen cupboards should be kept locked and fitted with smoke detection. Other loss control strategies may include:
- Clean lint from clothes dryers after each use. Clean/vacuum under and around the dryer routinely, where dust and debris can collect. Vacuum dryer vents/hoses monthly and document.
- Use colour-coded, dedicated cloths for cleaning up oils/fats/grease. Place soiled cloths in a separate, closed metal container until ready for laundering.
- Never start or leave a dryer running unattended. Frequently check the dryer whilst it is operating.
- Run a cool down cycle on the dryer after cloths are dry. Remove cloths immediately. Do not allow to sit in a pile.
• Do not use dryer sheets. They can clog dryer vent filter holes over time and create an ignition source.
• Ensure dryer and vents are properly installed. Use metal ducts only.

Water damage
Water damage, including from freezing and bursting pipes, can cause loss to property, equipment, furniture and other furnishings. Pipes and plumbing that may be subject to cold areas should be insulated. Additionally, pipes and plumbing under and around toilets, sinks, dishwashers and washing machines should be routinely inspected to address any leaks. Gutters, downpipes and drains should be cleaned at least twice a year as part of a maintenance programme to prevent water ingress. Proper grading of soil away from the foundation can help deflect water from the building base. After a storm, the building should be inspected for water intrusion. Standing water should be removed to avoid water damage and/or mould.

Section II. Employer liability – health and safety
Slips, trips and falls and manual material handling are major causes of injuries in Ireland’s workplaces. Pool areas, bathrooms (showers and tubs), entryways and parking lots are especially prone to wet surfaces that can contribute to slips and falls. Lifting and repetitive reaching tasks, especially by housekeeping and maintenance staff, can cause pain and injuries to the back, hands, wrists, shoulders and neck. See also our Restaurant Risk Management Guide for guidance on injuries related to restaurant operations.

Safety programmes
The Health and Safety Authority (HAS) requires all employers to conduct risk assessments as part of a safety statement. The assessment can help hotels identify hazards and establish controls, including training and personal protective equipment, to help minimize employee injury and illness. In this light, hotels should have a written safety programme starting with a commitment from hotel management and embraced by all staff. An effective safety programme may include:
• management and employee accountability and safety programme evaluation;
• a formal selection and hiring programme;
• employee involvement and participation in safety decisions, hazard analysis and accident investigation;
• communication and enforcement of a drug-free workplace;
• new employee induction safety training and refresher training for full-time, part-time and temporary employees;
• employee training on the hazards and safe work practices specific to their jobs;
• regular monthly employee health and safety meetings;
• recordkeeping of all training and safety meetings, including names and dates of those attending;
• use of temporary employees only in the capacity for which they are trained;
• safe work agreements with contractors for on-site contracted services; and
• hazard awareness training. Safety Data Sheets (SDS) should be readily accessible.

Contact dermatitis
Contact dermatitis is an inflammation of the skin caused by an allergic reaction or irritation from repeated contact with certain cleaners, chemicals and other solvents used by housekeeping and maintenance. It generally causes dryness and itchiness. Loss prevention considerations include:
• wearing of gloves when handling cleaners, soaps, and other substances that can contribute to dermatitis;
• checking of hands regularly for early stages of dermatitis (itchy, dry or red skin);
• reporting of symptoms to a supervisor. Treatment is generally more effective if dermatitis is caught early; and
• using ointments and creams recommended by your physician to reduce the symptoms.

Ergonomics and musculoskeletal disorders
Overexertion from lifting, prolonged standing, reaching and repetitive motions (lifting mattresses, furniture, cleaning tubs, toilets, etc.) can result in muscle sprains and strains, including to the back, wrists and shoulders. Sprains and strains are a major injury category for employees in the hotel business, including contributing to back and knee injuries.

Lifting/manual material handling
Moving, lifting or carrying containers, such as boxes and cartons, kitchen equipment, luggage, furniture and bulk inventory can contribute to overexertion of the body, resulting in strains and sprains, including to the back. Improper lifting also can contribute to trips and falls. Providing lift-aid equipment and teaching proper lifting techniques to all employees can help reduce the hazard.

In Ireland, the HSA not only requires that a manual handling risk assessment be made but also requires that all manual handling training be given by a competent person. Hoteliers should make trolleys available for moving luggage and heavy products and should provide storage at reasonable
heights so that heavier, more frequently used supplies and lines are easy to reach. Some best practices for employees for proper manual handling include:

- Lift with the legs, not the back, keeping the load close to the centre of one’s body.
- Lift with a team or buddy when moving or lifting furniture and lighten the load, when possible.
- Balance the load before lifting. An imbalanced load can put force on the body, contributing to falling.

**Ladders**

Ladders are often used to conduct maintenance work throughout the interior and exterior of the hotel. Falls from ladders can result in sprains, strains and fractures. The hotel should have a written ladder policy to help ensure correct use by authorised employees. Ladder safety training for employees should include, but not be limited to, determining the appropriate ladder for the task, ladder inspection before each use, ladder placement, safe body positions whilst on a ladder, and tagging a ladder for disrepair/out-of-service. Employees also should wear appropriate shoes with good footing.

**Slips, trips and falls**

Slips, trips and falls to the same level are a frequent event or exposure leading to muscle sprains and strains and fractures, including to the back. Lifting or carrying heavy items or moving bulk inventory has been identified as a major workplace activity being performed prior to a slip and fall injury. Other factors associated with slips, trips and falls include poorly maintained or slippery walking surfaces, including around pools and tubs, cluttered work areas and inappropriate footwear.

Floor surfaces should have a good level of slip resistance. If a surface coating is applied, these should ensure a high level of slip resistance is retained. Carpeting and tile should be securely in place and well maintained (repair/replace surfaces in disrepair.) Spills and other wet surfaces should be spot dried or mopped immediately. “Caution signs” should be used on wet areas. Employees should wear shoes with soles and heels of slip-resistant materials. Ensure adequate lighting in all dining areas, pathways and public areas. Implement good housekeeping practices. See additional information on Slips, trips and falls under the Public Liability section later in this guide.

**Young worker considerations**

Many young people under 18 years of age enter part time or seasonal employment with little to no experience or knowledge of safety hazards or safe work practices. Young workers under 18 should be trained in job-related hazards and safe work practices before beginning their job assignments. Training may include:

- hazard awareness training;
- safety practices related to their job assignments;
- mentoring and observation by supervisors and co-workers to confirm that young workers recognize hazards and are using safe work practices;
- injury reporting procedure.

The HSE offers a booklet to employers entitled “THE RIGHT START – Work experience for young people: Health and safety basics for employers.”

**Section III. Motor liability**

Hotels providing guest transportation have potential exposure to motor accidents. Vehicle accidents can injure employees and the public and result in property damage. Employees who drive their own vehicles (hotel non-owned vehicles) in the scope of their work or drive a customer’s car as part of a valet program can put the hotel at risk. Vehicles should be entrusted to drivers with good driving records.

**Car/van safety management**

An effective driver safety program includes, among other things, hiring criteria policies and procedures that include motor vehicle checks, driver safety training, a vehicle maintenance program and proper certificates of insurance to help reduce your loss potential. The program should address both vehicles owned by the hotel and non-owned vehicles used for company-related business. Loss considerations may include:

- Implement policies for a driver selection and hiring procedure for company drivers, including those who drive shuttles or use their own cars in the scope of their work. Drivers should be at least 25 years of age and have an appropriate driver’s license and good driving record.
- Implement a vehicle inspection and maintenance program, including for non-owned hotel vehicles used by employees in the scope of work.
- Include a mobile device policy for drivers. Employees should pull over to a safe location to make or return calls, text message or use tablets.
- Have an accident reporting and investigation procedure. Equip glove compartments with an accident form that can be completed on the spot to record accident facts.
- If you provide shuttle service, make sure the driver is trained and has the appropriate licence depending on the passenger carrying capacity of the shuttle service.
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Non-owned vehicle exposures
Hotels should have loss control strategies to help reduce exposures related to employees who drive their own vehicles (non-owned) for the hotel.

- Anyone using a personal vehicle for company business must be on an approved driver list. These employees must observe the same policies governing the use of company-owned vehicles.
- Licences of these drivers should be reviewed to make sure they are good drivers.
- The driver must provide a valid driver's license for a file copy and a certificate of insurance that does not exclude business use.
- Drivers should be instructed to undertake regular basic vehicle inspections in order to help ensure safe operating condition at least four times a year.

Valet parking services
Valets have an important responsibility in safely operating the vehicles of patrons to help ensure against accidents, injury or event vehicle theft.

- Use licence checks for selection of valet staff.
- Make sure valets understand your key control program to help prevent loss of motor keys or vehicle theft. Keys should be secured in a locked, attended box.
- Valets should note existing damage on the guest’s portion of the valet ticket before taking the vehicle from the guest to help reduce a claim for existing damage. Consider having the guest sign the ticket when damage is noted.
- Monitor the valet area with closed-circuit television.
- Where valet services are contracted, evaluate the subcontractor using the same standards as for your own valet staff. Obtain Certificates of Insurance with your hotel named as an additional insured. Your lawyer should review all contracts to help ensure the hotel is not assuming the subcontractor's liability.

Section IV. Public liability
The safety, welfare and experience of patrons are a priority for hoteliers. Preventing slips, trips and falls, room theft, establishing an effective evacuation plan in the event of a fire or other emergency, and offering quality rooms, services and recreational facilities all play an important role in the welfare of patrons and the reputation and success to the hotelier. See also our Restaurant Risk Management Guide related to considerations for restaurant operations.

Alcohol awareness
Alcohol consumption can lead to drunken behaviour, potentially causing injury to the individual and others. Loss control considerations include, but are not limited to:

- verifying the age (photo ID) of youthful customers;
- training employees who serve alcohol so they can respond to drinking situations before they get out of hand; and
- exercising judgment if you detect signs of overindulgence and offering non-alcoholic beverage.

Child care facilities
Hotels that provide child care facilities should have a diligent hiring and selection program in place to adequately ensure the well-being of children, including the protection from abuse by staff. Where required by law, the facilities should be licenced and well supervised by competent personnel. All centres should be equipped to provide emergency first aid by trained personnel. The property should be inspected and programs should be in place to help prevent or reduce hazards including electrical hazards, unstable furniture and play equipment, lead ingestion, and transmission of communicable diseases. Cots should conform to product safety standards. If the child care is run by a third party, the hotel should obtain appropriate Certificates of Insurance. See additional under contractual risk transfer - third party providers in this section.

Contractual risk transfer - third party providers
Upscale hotels may offer a number of services, including personal grooming/beauty salons, day care centers, retail, restaurants and recreational facilities. Where third parties provide the services, they should be licensed and have insurance. The hotel should have a contractual risk transfer program in place and update it annually. Such a program includes selection criteria to ensure you make available only reputable supplies and vendors. Obtain Certificates of Insurance from the vendors, suppliers, providers and have them name you as an additional insured on their policy to help protect you in the event of a defect or failure on the part of a service they provide.

Fungi/bacteria
Swimming pools, saunas and whirlpools pose fungi and bacteria exposures if not properly maintained. These facilities must be cleaned and maintained to help ensure against disease and bacterial infections, such as Staphylococcal skin infection. HVAC systems also must be maintained to ensure proper ventilation, operation and the prevention of standing water and bacteria growth (Legionella) that could potentially result in the risk of Legionnaire’s disease.
Housekeeping

Hotel management should have maintenance staff routinely inspect for hazards. Balconies should be inspected by a qualified engineer to review structural integrity. Indoor and outdoor furniture should be inspected routinely to confirm their stability and structural integrity. Housekeeping should report damage to furniture immediately, and hazards should be immediately addressed. Where prompt repair or replacement is delayed, guests should be warned of the hazards. If the hotel provides cots, this furniture must be inspected before and after each use. Cots should comply with product safety standards. Additionally, housekeeping and maintenance should exercise good housekeeping throughout the day to prevent clutter and fire exposures.

Bed bugs

Bed bugs can cause itching, inflammation of the skin and lead to infection if not properly treated. Bed bugs can cost more in damage to a hotel’s reputation than injury issues. An unfavourable reputation can mean loss of revenue. Whilst public health departments show fluctuations in hotel bed bug infestation reports, daily attention to good housekeeping and inspections can help prevent infestation. Proper disposal of infested mattresses, coverings and upholstery is critical. Because the life cycle of bed bugs is long, a pest control professional normally is needed to help rid an infestation. The latest information on bed bug outbreaks in Ireland, including by city, is available from the Ireland Bed Bug Registry website.

Life safety

Tragic fires, explosions, and collapses of dance floors are among some of the events that remind us of the importance of life safety where large numbers of people congregate as travellers or attend weddings receptions, banquets, conferences or other special events. The importance of hotel building construction, protection, occupancy features and occupancy limits, proper exits, event management and emergency evacuation procedures, are critical to help provide life safety protection to employees, patrons and the public at large. The combination of a large congregation of people and a heavy fire load created by furniture, décor, linen and paper poses a unique fire risk in the hotel business. Loss control considerations include, but are not limited to:

- evacuation instructions posted in guest rooms and other gathering areas throughout the hotel;
- adherence to occupancy limits, including for dance halls;
- emergency response plan, including designated staff to help evacuate persons needing assistance;
- elevator emergency procedures; Elevators programmed to return to and remain at the lobby level as soon as an alarm sounds is considered a best practice. Procedures also should be in place to respond to elevator entrapment during a power blackout or elevator malfunction.

- signs posted at elevators instructing guests to use marked stairwells or call for assistance;
- communication of the plan and the location of exits to all employees, contractors, subcontractors, vendors and guests on your premises;
- adequate egress and number of exits, lighting, including emergency lighting, and exit signage, based on the size and occupancy of the facility;
- sufficiently wide egress aisles, in accordance with building and fire regulations and based on occupant load;
- aisles, exits, stairs and paths to exits free of clutter, furniture and debris;
- fire doors closed at all times;
- fire evacuation drills to help make sure everyone knows what to do in an emergency;
- a common meeting place outdoors and some distance from the building; and
- a trained crowd control manager(s) to help with control and exiting in the event of an emergency.

For special events, electricians should inspect all electrical feeds and outlets and ensure they are in good working order and safely located to avoid trips and falls. Third party hosts of special events should have a special event policy naming the hotel as an additional insured. Contracts should include hold harmless or indemnification agreements. See the Contractual risk transfer section above for additional information.

Premises security and crime

Hotel owners, property owners and property managers can be held liable for the personal safety and security of patrons, guests and the general public. In addition, dishonest employees may be involved in the theft of property owned by guests and the hotel. Front desk operations should have safety controls to ensure against theft or customer credit card abuse. Start your loss prevention program with a good employee hiring program. Check background references to the extent allowed by the law. Other loss prevention considerations may include:

- Install security cameras, systems or patrols. Do not post signs that give a misleading impression of security that is non-existent or non-operational. Some hotels use reciprocal agreements with nearby hotels to share safety or security personnel.
- Establish a relationship with local police (Garda) to understand crime in your area. Make guests aware of
known crime so they can take additional caution to protect themselves against theft and assault.

- Keep premises around the building and in parking areas well lit at all times. Many losses occur in poorly secured and ill-lit parking areas, pathways and corridors.
- Trim landscaping, keeping windows, doorways and paths clear of shrubs/trees/bushes.
- Change card key locks with the arrival of each new guest and replace immediately if reported lost.
- Side and back door entries should require a key or code for re-entry.
- Make available hotel safety lock boxes for valuables.

Recreational amenities

Many hotels offer exercise rooms, saunas and swimming pools. Whilst attractive amenities to guests, they can pose fire and public safety risks for hoteliers. Hotels must take reasonable care for the safety of guests who use these amenities.

Major risks for exercise rooms include slips and falls, pulled muscles and back strain and heart attacks. Saunas and swimming pools also pose slip and fall hazards. See the Slip, trip and fall management section below for additional information. Additional risks associated with swimming pools include drowning, disease and infection from inadequate chlorination or filtration, and electrocution or shock from improperly grounded pumps.

Exercise equipment

All exercise equipment should be inspected daily, documented and maintained in good condition. Instructions for proper use should be posted. Warning signs also should be posted regarding unsupervised and improper use. A risk transfer program should be in place if the hotel makes arrangements for guests to use local health clubs.

Saunas

Saunas can pose both fire and life safety risks. Loss control considerations can help reduce or prevent the risks. Provide instructions to users upon arrival regarding the correct and safe use of the sauna. Prominently display instructions and rules in the facility. Include information on heater controls, safe use of additives, emergency alarm, and prohibition of plastic cups and other combustible materials in the sauna.

Conduct inspections of the sauna at frequent intervals (at least every 2 hours) during every period of operation. These inspections should be recorded in writing by the duty manager or nominated senior member of staff. The records should be checked weekly by management in order to identify any problems.

Use approved stones with the heater, as specified by the supplier. Incorrect stones, packing the stones too tightly or insufficient stones can lead to over heating. Follow all supplier instructions. Switch off all heating units at the power source at the close of business or at the end of the period of operation.

Maintain a high standard of housekeeping, including litter and waste removal litter at two-hour intervals during operation.

Swimming pools

Swimming pools, equipment and the surrounding area should be inspected and maintained daily. Inspections and maintenance should be documented. Pool rules should be posted prominently and address diving activities whether or not there is a diving board. Pool depth markings must be visible. Lighting and electrical outlets must be properly grounded.

Swimmers, particularly young children, can become entrapped by pool or spa drains, including in wading pools, due to the suction of the circulating pumps. This entrapment can result in severe injuries and death. Public pools and spas should be equipped with with anti-entrapment devices or systems.

Hypochlorites used in swimming pools present an explosive hazard. Pool chemicals should be stored in a dry, well-ventilated enclosure at a distance from the main building. Trained employees must follow manufacturers’ instructions when handling hypochlorites and chlorinating pools.

Emergency telephones should be available both in the fitness facilities and pool areas with instructions on who to call in the event of an emergency.

Slip, trip and fall management

Slip, trip and fall accidents are a common cause of injury to guests. Slippery floors, loose or worn floor coverings, steps, floorboards, and clutter or other obstacles in the path of patrons, and uneven surfaces, such as those between carpeting and flooring are major sources for these accidents. Additional contributing factors include defective chairs and tables, poorly lit areas and lack of handrails on staircases. Customers who have consumed alcoholic beverages and elderly patrons are said to be particularly prone to injuries. Loss control considerations include, but are not limited to:

Indoors
- Keep floors, including aisles and exits, clean, dry and free of clutter, water, oil or grease.
- Use “wet floor” signs, and mop spills immediately.
- Replace tiles or carpets that are missing or not firmly in place.
- Avoid any uneven transitions in walking surfaces.
• Maintain toilets in a safe, dry, sanitary condition.
• Keep electrical cords out of aisles, walkways and away from the operator’s footpath around equipment.
• Keep stairways and landings clean, clear of equipment and equipped with handrails and non-slip treads.
• Provide adequate lighting where people walk, including in stairwells.
• Provide slip-resistant floor covering materials and surface finishes.
• Regularly check tables, chairs, booths, stools and counters for broken parts, protruding nails, slivers, and rough edges. Make needed repairs or replacements immediately.
• Schedule major cleaning during off-hours.

Outdoors
• Keep pathways, walkways, ramps, and steps free of clutter.
• Keep loading dock surfaces and dock plates in good condition.
• Provide adequate lighting at loading docks, service entrances, delivery areas and in the parking lot.
• Keep car parks free of oil slicks, snow and ice. Repair potholes immediately.
• Paint speed bumps, drains, maintenance covers, posts, ramps and curbs with a non-slip, high contrast paint to warn pedestrians and drivers of their presence.
• Ensure exterior stairs are in good condition and slip-resistant.
• Monitor play areas and keep them fenced and well-illuminated for night use. Schedule regular inspections of play areas to detect possible hazardous conditions. Keep good records of repairs as this could be used as your defence.
• Remove from service any unstable chairs/tables.
• Ensure safe practices in the setting up of tents and other temporary structures. Follow manufacturer’s instructions.

Section V. Information/data management

Businesses are vulnerable to cyber-attacks on their data, including confidential customer data and intellectual property. According to the Irish Reporting and Information Security Service (IRISS), there is an epidemic of cyber attacks on Irish businesses, including an increase in Denial of Service attacks which results in legitimate users being unable to access networks and information. According to a 2012 Irish Information Security and Cybercrime Survey by Deloitte, while the average cost of a large cybercrime incident for businesses is almost £42,000 pounds, many companies felt they were only partially equipped to deal with cybercrime and had no specialist systems in place to detect cyber attacks. According to IRISS, “…cybercrime is a real threat to our (Irish) systems, our businesses and the economy. We can no longer afford to treat information security as an afterthought and need to ensure we take the appropriate steps to secure our systems.”

Payment card fraud is the most commonly reported data breach. Hotels need to take steps to protect customers from identity theft and fraud in accepting credit and debit card payments. The Payment Card Industry Data Security Standard (PCI DSS), administered by the PCI Security Standards Council, provides a set of best practices designed especially for businesses to help decrease payment card fraud across the internet and increase credit card data security. Organisations that store, transmit or process card holder data must comply with PCI DSS. The standards are regulated and enforced by banks. See the PCI DSS website for additional information.

Credit card “skimming” by employees is also a growing concern and can contribute to fraud. “Skimming” is when an employee uses a customer credit card or credit card information for his/her own purpose. Employee theft and credit card skimming underscores the importance of employee hiring practices. Loss control considerations may include:

• inspecting and servicing computers regularly;
• ensuring transactional devices undergo regular upgrades and comply with PCI security;
• training staff on the importance of protecting both customer and hotel business data;
• marking and logging all electronic equipment with an identification tracking number in the event of theft;
• contracting with a service that supports continuous computer operations, in the event of a loss of data processing equipment; and
• using an employee selection process that includes background checks.
• Theft, including credit card "skimming," has put greater emphasis on employee selection and computer data management.

Suspected fraud should be reported to law enforcement. Additionally, companies should put plans in place for backup to ensure against a total loss of data. This includes backing up your computer data every night and storing it off-site in a fire-resistant, approved data safe. Also, keep originals that cannot be duplicated in a secured location.
Section VI. Business continuity

Each year, businesses are at risk from potential natural and man-made disasters. These disasters can include severe weather, fire, power and energy disruptions, cyber-attacks, interruptions in communications and transportation, and breakdown in critical equipment, among other things. Market competition demands that companies be prepared to respond quickly to these events to reduce interruption to their business and continuously deliver products and services to satisfy their customers.

Hotels are particularly vulnerable to interruptions in daily operations and have a short tolerable downtime for any critical equipment. Equipment failure, especially where the hotel offers personal and recreational services or operates a restaurant, can affect sales, inventory management, supply replenishment and integrity of stored perishable goods.

A Business Continuity Plan (BCP) is a proactive plan to help companies recover its facility, data and assets and ensure the continuous delivery of critical services to customers in the event of a disruption or interruption.

Contingency planning

A contingency plan includes, but is not limited to:

Equipment contingency plan

- Identify alternate source suppliers, including sources for spare parts for critical equipment (motors, refrigeration equipment, HVAC).
- Have pre-arranged service contracts for quick turnaround in the event of a breakdown or critical component failure.
- Identify temporary third party cold storage solutions for restaurant inventory.

Information technology/data management

- Protect electronic data through backup processes.
- Store valuable documents off premises.
- Provide a process for safe shut down of equipment
- Ensure transactional devices undergo regular upgrades and comply with PCI security.
- Train staff on the importance protecting both customer and hotel data.

Closing comment

Hotelkeepers are constantly searching for the right balance between guest satisfaction and profitability. The lifeblood and profitability of the industry depend on its ability to cost-effectively provide quality services to guests whilst keeping rooms and facilities full and reservations flowing. Demand and consumer expectations have continued to expand with the evolution of a global marketplace and the increased development of a world population desiring additional conveniences. Hospitality companies can meet the challenges and risks of the market and running a business by having strategies to address consumer trends, economic conditions, technology, competition and concerns for public safety. The smart hotelkeeper can help turn the challenges and risks into savings and profits by making safety a priority and instituting an effective loss control/risk management program.

For more information, visit our website at travelers.co.uk or contact your Risk Control Consultant.