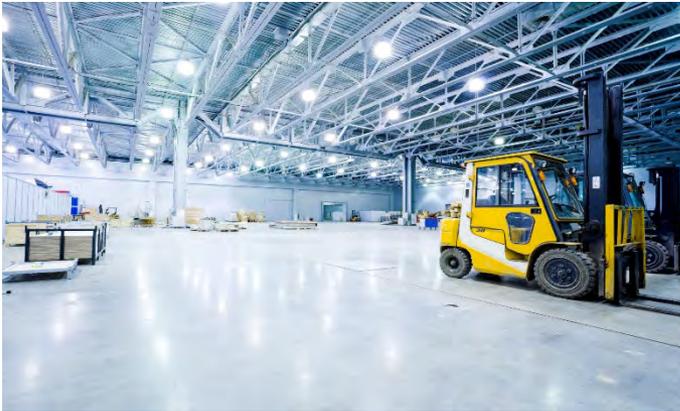


# Ontario East Municipal Conference - 2018

Asset Non-Management Can Lead to Litigation  
September 13, 2018

# Your Assets

- Investment in your future
- Potential source of future liabilities



# Effective Management

- Better value for your money
- Improved service delivery
- Protect the public
- Provide a safe workplace for your employees

# Risk Management

- Employ custom Risk Management services that mitigate incidents before they occur



# The Goal of Risk Management

Pay a little bit now or pay a lot more later



# Maintenance

**80% of big problems  
were once small problems**

Development & execution of a preventative maintenance program can help to extend the life expectancy of your asset.



























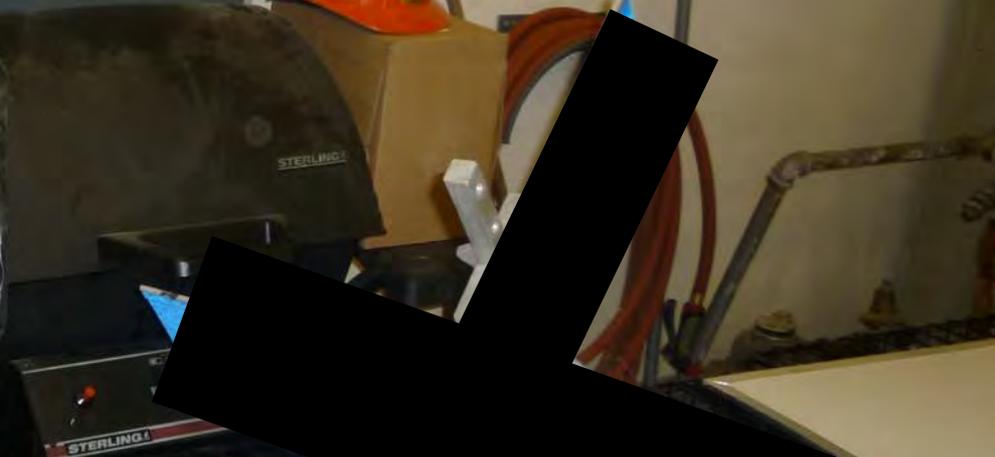






IRON 5.0  
ONTE HP  
170 PSI  
MAX RATED  
FACTORY SETTING 145-150 PSI  
FIELD ADJUSTABLE

**MAXair**  
**PREMIUM**  
**18.5**  
**CFM**  
**100 PSI**  
INTAKE FILTERS  
DE PRIME FILTRE  
AIR TANK  
CAPACITE D'AIR









# Storage Hazards

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# Fire Door Hazards





# Hazardous Fire Extinguishers

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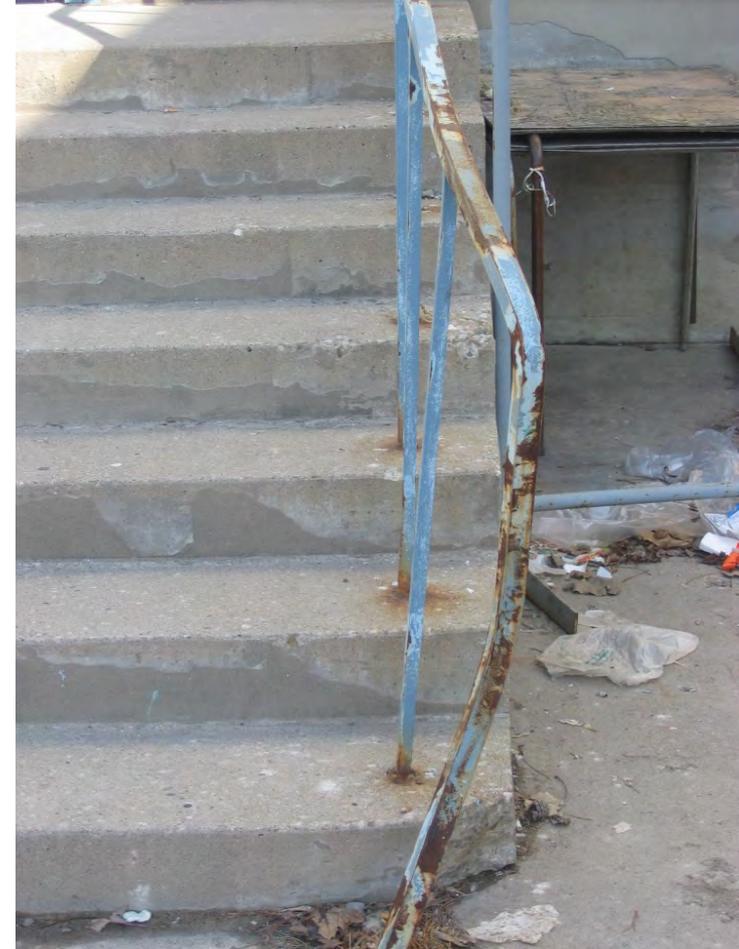


# Unprotected Equipment

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## Potential for Bodily Harm



# Other Premises Hazards















# Five Elements of a Facility Risk Management Plan:

- Facility Maintenance
- Behavior Management
- Emergency Management
- Activity Supervision
- Documentation & Staff Training

# Fire Loss

Older structures can have the following issues:

- Asbestos
- Lead paint
- Environmental



# Loss Mitigation

- Security Costs to secure \$86,805
- Structural Engineer \$13,162
- Geotechnical Assessment \$8,374
- Environmental \$17,601

# Document Reconstruction

- Covered in asbestos
- Purchased a photocopier
- Positioned it in an outside makeshift office
- Photocopied the documents
- Discarded the printer according to regulations



# Lack of Communication

- Odor control system of a wastewater treatment facility
- Requires water to be around the heating elements to maintain control of methane gas build-up
- Insured's responsibility to monitor water levels around the heating elements
- Employee had trouble with the water portion
- Manually shut down the system

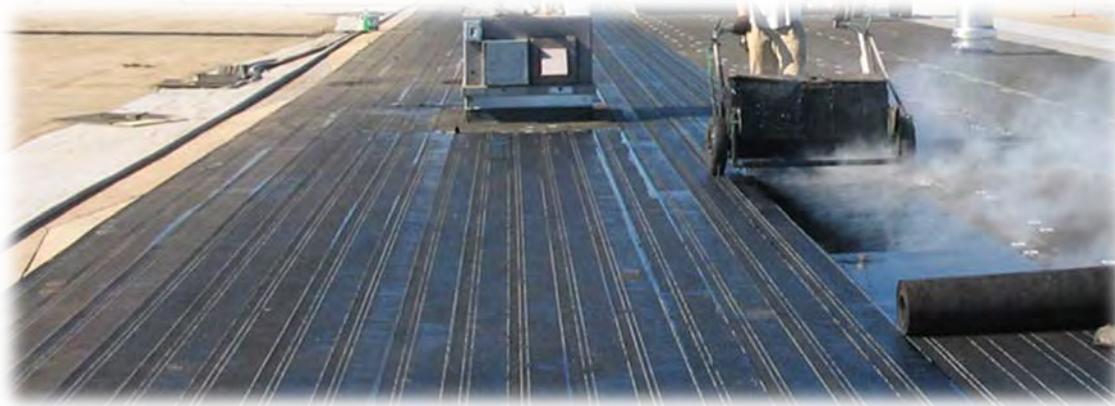
# Con't

- Went off shift but told no one he had shut down the system
- Next employee notices water system not operating so keeps trying the automatic start
- System comes on without the water
- Explosion in the wastewater treatment facility

# Managing Contractors

- Hot Tar Roofers
- Welders

Will have warranties on their policies. Warranties outline the protocol to follow before leaving the premises. Noncompliance can void the coverage.



# Claims Example

- Municipal building fire loss – new roof
- Surveillance cameras indicate the time roofers left the site
- Non-compliance with the insurance warranty
- Subrogation issues



# Housekeeping

- Inspection routine
- Electrical/mechanical rooms
- General housekeeping
- Exteriors – fire route, snow route
- Storage areas (flammables, combustibles, storage height, commodities, etc)

# Checklists

**checklist** is a type of informational job aid used to reduce [failure](#) by compensating for potential limits of human [memory](#) and [attention](#).

Ensure consistency and completeness in carrying out a task. A basic example is the "to do list."

A primary task in checklist is documentation of the task and auditing against the documentation.

Source: Wikipedia

# Who Uses Checklists?

- ✓ Airlines – US Airways Flight 1549
- ✓ Hospitals
- ✓ Lawyers
- ✓ Frank Cowan Company Risk Inspectors
- ✓ Rock Bands – Van Halen

# Why are they used?

- Make sure you don't overlook the basics
- Allow you to focus on the task at hand
- Keep staff disciplined and on track
- Save you time
- Documentation during litigation
- Encourage a high level of professionalism & discipline



# Checklist For Aisles and Corridors

INSPECTION CHECKLIST		AFTER COMPLETING YOUR INSPECTION, TRANSFER YOUR CONCERNS/OBSERVATIONS TO THIS AREA	
Date of Inspection:	Inspection:	Facility:	Name:
Location/ Address:		Staff Contact:	Telephone Number:
Weather Condition:		Date Inspected:	Time:

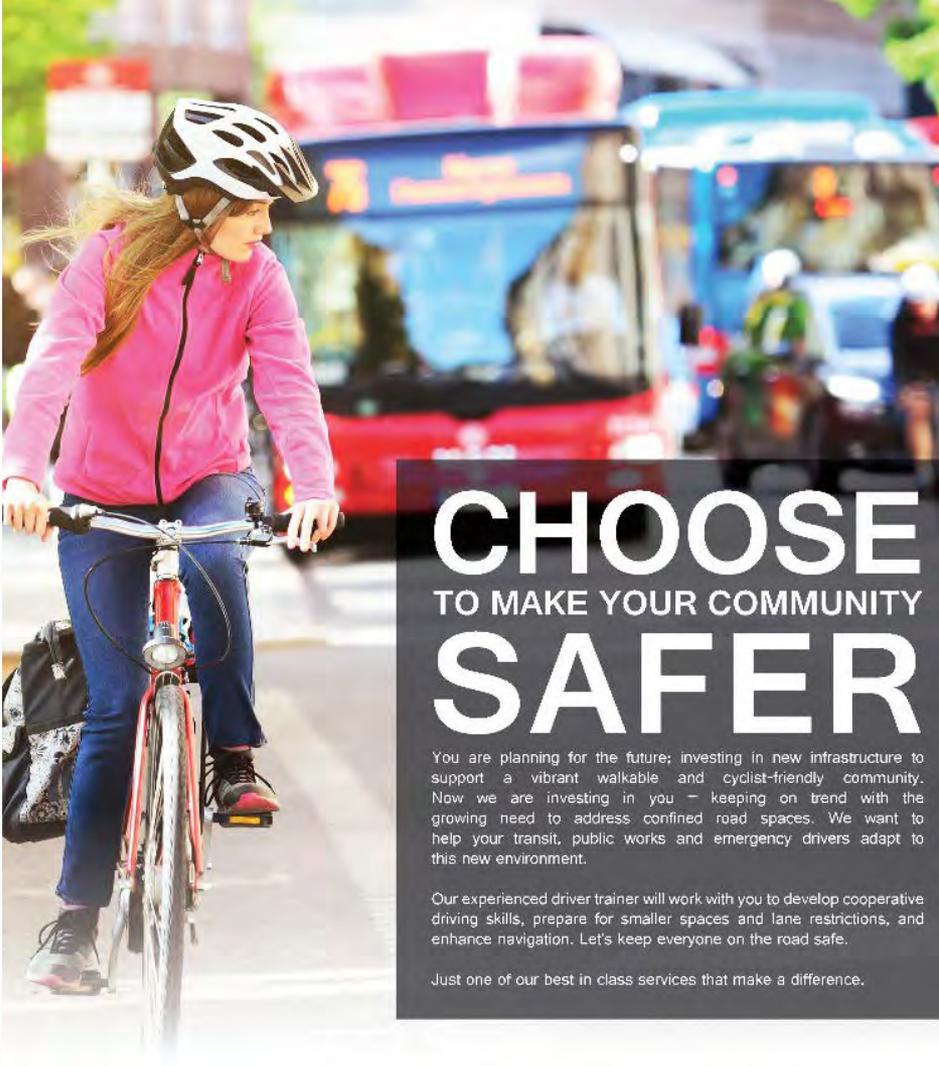
AISLES & CORRIDORS	Y	N	CONCERNS/OBSERVATIONS	RECOMMENDATION(S)/ ACTION REQUIRED	COMPLETED DATE	FREQUENCY OF INSPECTIONS					
						DAILY	WEEKLY	MONTHLY	QUARTERLY	BI-WEEKLY	YEARLY
Are all aisles and corridors free of storage and obstructions	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are exit signs present in all aisles and corridors	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are there emergency lighting units present in aisles and corridors	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Is there adequate lighting available in aisle and corridors	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are floor coverings present at all entrances and exits	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are all floor coverings free of trip hazards	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are there any slippery or wet areas in aisles or corridors	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If Yes, is there wet floor signage present	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do all floors have a slip resistant finish in aisles and corridors	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Describe overall condition of floors <input type="radio"/> Good <input type="radio"/> Fair <input type="radio"/> Poor						<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are there any dead end aisles or corridors present	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If Yes, is there signage posted	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are fire doors in aisles or corridors equipped with self closing devices	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are all fire doors closed in the aisles or corridors	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If No, are there Magnetic Hold Open Devices present	<input type="radio"/>	<input type="radio"/>				<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

While the Frank Cowan Company does its best to provide useful general information and guidance on matters of interest to its clients, statutes, regulations and the common law continually change and evolve, vary from jurisdiction to jurisdiction, and are subject to differing interpretations and opinions. The information provided by the Frank Cowan Company is not intended to replace legal or other professional advice or services. The information provided by the Frank Cowan Company herein is provided "as is" and without any warranty, either express or implied, as to its fitness, quality, accuracy, applicability or timeliness. Before taking any action, consult an appropriate professional and satisfy yourself about the fitness, accuracy, applicability or timeliness of any information or opinions contained herein. The Frank Cowan Company assumes no liability whatsoever for any errors or omissions associated with the information provided herein and furthermore assumes no liability for any decision or action taken in reliance on the information contained in these materials or for any damages, losses, costs or expenses in a way connected to it.

The **BIGGEST THING** about Risk Management is that it is **NOT AN EVENT**

... it's a continuous process!

# New Driver Trainer Service



**CHOOSE  
TO MAKE YOUR COMMUNITY  
SAFER**

You are planning for the future; investing in new infrastructure to support a vibrant walkable and cyclist-friendly community. Now we are investing in you – keeping on trend with the growing need to address confined road spaces. We want to help your transit, public works and emergency drivers adapt to this new environment.

Our experienced driver trainer will work with you to develop cooperative driving skills, prepare for smaller spaces and lane restrictions, and enhance navigation. Let's keep everyone on the road safe.

Just one of our best in class services that make a difference.

# WELCOME TO THE RISK MANAGEMENT CENTRE OF EXCELLENCE

Here you will find helpful information to help you manage risk. Browse the resources below or enter keywords to start your search.

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## Tweets by @FrankCowanCo

Attending The Canadian Institute 24th Annual Provincial/Municipal Government Liability Conference? Don't miss our very own Jennifer Sandison discuss Park & Rec Liability. [@CI\\_Legal](#)



Mar 19, 2018



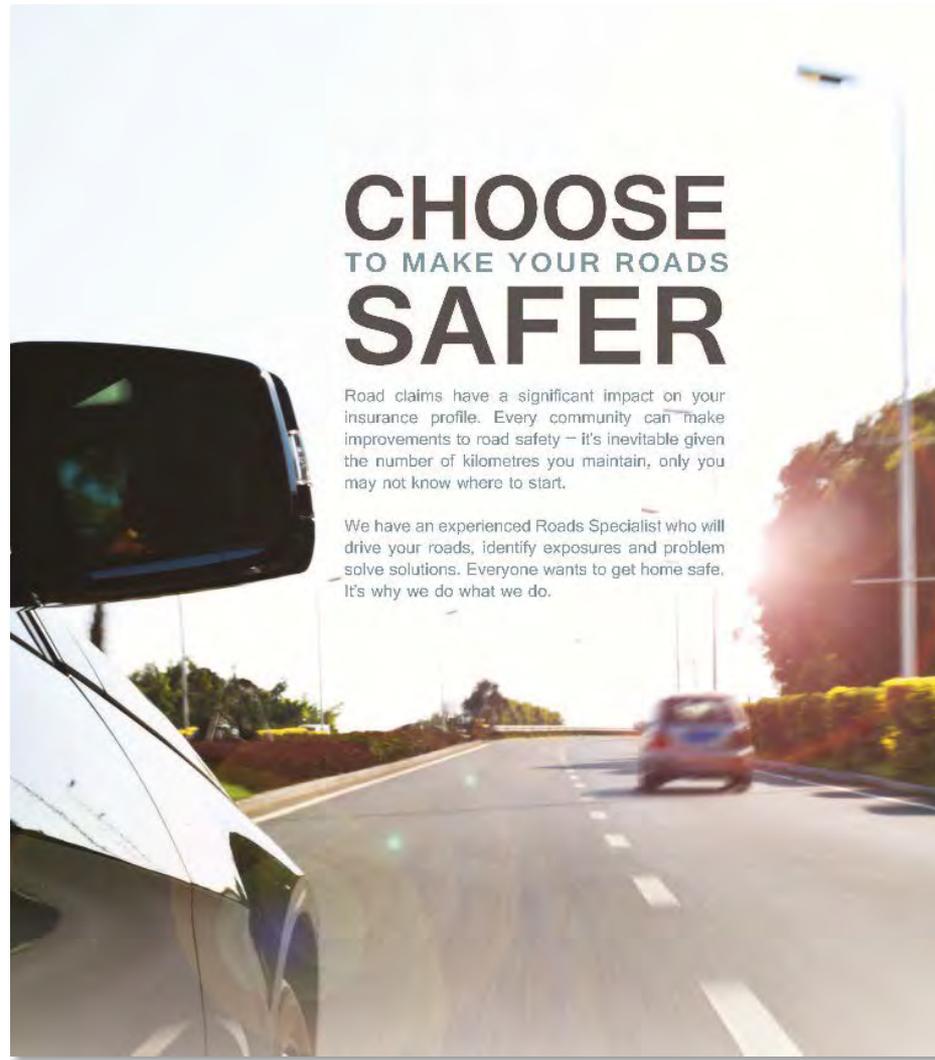
**Frank Cowan Company**

@FrankCowanCo

Industry expert Alison Orr talks about Building Code Liability at our [#MitigatingRisk](#) & [#ReducingLiability](#) for Municipal Building Departments Seminar. More seminar dates & venues lined up. Visit our events page to register.

[www.frankcowan.com/centre-of-excellence](http://www.frankcowan.com/centre-of-excellence)

# New Road Review Service



**CHOOSE**  
TO MAKE YOUR ROADS  
**SAFER**

Road claims have a significant impact on your insurance profile. Every community can make improvements to road safety – it's inevitable given the number of kilometres you maintain, only you may not know where to start.

We have an experienced Roads Specialist who will drive your roads, identify exposures and problem solve solutions. Everyone wants to get home safe. It's why we do what we do.

# Coming Soon – City.works

A photograph of a yellow snowplow clearing snow on a road. The snowplow is in the foreground, pushing a large pile of snow. The background shows a clear sky and the side of the snowplow's cab.

**CHOOSE**  
TO MAKE YOUR COMMUNITY  
**SMARTER**

Our eyes are always on the road ahead. We've partnered with Baseline to develop City.works, an innovative public works management app specifically for Canadian municipalities. Realize time and material efficiencies that generate substantial cost savings while increasing the likelihood of successfully defending a claim.

Contact your Company Representative and learn about how you can translate information into power through documentation and compliance.  
1-800-265-4000

# Trail Inspections



## CHOOSE TO MAKE YOUR TRAILS SAFER

A safe and well-run trail system contributes to the health of a vibrant community. But, with no provincial best practices or minimum trail standards, cities are at risk for claims.

We've heard your concerns and have taken a proactive approach to help you mitigate risk. This means physically walking your trails to inspect, document and report areas of improvement. Consultation is quick, customized and offered at no additional cost.

# Thank You

## **Len Bennett, BA, FCIP, CRM**

Risk Management Assessment & Solutions Manager

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