Multifamily Risk Management Group

professional approach... professional results

THE RISK OBSERVER

Safety Information for Residents

HOME DAMAGE PREVENTION

On occasion, personal items in your home can potentially cause damage to your apartment, your personal belongings, and even the belongings of your neighbors. We often take for granted that products we have obtained in perfect working order can and sometimes do become defective. Constant awareness of your household equipment and recognizing signs of potential hazards can prevent damages that you may be held liable for. It is important for you to understand that if any of your personal household products is the source of damage, or if you cause a fire, you are responsible for the damages.

If our maintenance department is performing routine or requested work orders to your apartment, and they notice any potential hazards, they will secure such items to prevent damages if you are not at home. A note will be left behind to make sure you are aware if any of these potential home hazards exist.

Some of the items to keep a watchful eye on are:

- Leaking washing machines, and worn or damaged washing machine water supply hoses. Hoses can burst and cause extensive water damage to your belongings and surrounding apartments.
- Lint build-up in home clothes dryers which can cause fires. Besides the fire hazard associated with lint build up, dryers will be able to perform their task more efficiently if lint is removed between each use.
- Personal electrical appliances and equipment defective wiring or signs of electrical surges. This is more common with older and antique electrical equipment. Burn marks around receptacles also signals faulty electrical wiring or equipment.
- Overloaded electrical receptacles and power strips.
- Cloths or decorative fabrics thrown over lamps and light fixtures that can cause fires.
- Grease build up on stoves and cooking surfaces. Grease build up will increase the risk of fire.
- Excessive mold and mildew build up in bathrooms. Without proper ventilation and basic cleaning habits, mold and mildew can accumulate and cause damage.
- Smoke detectors do not remove the batteries from smoke detectors, or unplug them if they are wired directly to the electrical supply. This is commonly done to silence a smoke detector while cooking, and rarely are put back.

Please remember that a Renter's Insurance policy can protect you should any of your household items cause damage.