

# Rental Properties

A list of **best practices** for loss prevention to help Ohio Mutual agent partners and policyholders identify the most common hazards that Rental Properties face every day.



- ☐ **Place battery powered and battery backup smoke detectors on a set replacement schedule**, observing the twice annual time changes (EST and DST); if the building has common hallways, individual residences, and hallways should have smoke detectors as well and be inspected at the same intervals.



- ☐ **For risks with common hallways, illuminated exit signs** are suggested to identify separate and remote means of egress.

- ☐ **Provide emergency lighting units to provide artificial illumination** in accordance with the NFPA 101 Life Safety Code in the event of a power failure, most often, emergency lighting provides egress lighting in common areas but can be expanded to individual apartments and condominiums with combination units.



- ☐ **Still have old style fuse boxes serving the buildings electrical service?** Engage a qualified electrician to replace the fuse boxes with updated circuit breaker boxes, or exchange fuses with Edison base plug fuse circuit breakers for replacement, as a press of the button restores current. The electrical contractor

will need to appropriately match the fuse amperage to the wiring gauge of the building and then permanently mark the slots with the maximum sizes allowed.

- ☐ **Want a simple way to assist in preventing range fires?** Install Stove-top Firestop cans in your kitchen exhaust hoods with separate styles for exhausts combined with microwaves. <https://stovetopfirestop.com/>



- ☐ **Contract with a qualified company to inspect and service all portable fire extinguishers annually to ensure they are operational and to comply with state law.** Alternatively, inspection service can be provided by qualified staff according to the NFPA as follows:

*Per NFPA 10.7.1.2.3, the persons performing fire extinguishers inspections are not required to be certified. Please refer to your states statutes and regulations to determine eligibility requirements.*

- ☐ **Exterior vents for the laundry exhausts should be checked at least annually** for excessive lint accumulation and cleaned to reduce fire hazard.



- ☐ **Engage legal counsel to amend bylaws or lease agreements to require individual unit-owners and tenants** to not only acquire but to provide proof of adequate property and liability coverages naming the association/building owner as an Additional Insured.

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