



Tenant Risk Checklist

Managing your property portfolio from risks such as fire and malicious damage is vital in protecting your assets and supporting good tenant relationships. Maintaining those assets in good condition will also help protect tenants and their customers from any accident or injury.

Issues that are quickly resolved will prevent them growing into major and devastating incidents so forms part of really good risk management.

Customers have told us that tenant checklists are an excellent way to routinely manage risks on a day to day basis, rather than waiting for tenants to report issues or from periodic insurer surveys.

As a result, we've created a tenant review checklist for managing agents to use. This will help you to oversee any location with multiple tenants in a consistent way and provide an audit trail should issues arise or need to be resolved. Checklists can also be passed directly to tenants if they too are proactive in minimising risk.



NAME	ASSESSED BY	DATE
<input type="text"/>	<input type="text"/>	<input type="text"/>
ADDRESS		
<input type="text"/>		

Management of Fire and Malicious Damage Risk

External Risk	ATTENTION REQUIRED		
No external combustible materials are left or stored in close proximity to the buildings	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Buildings and any perimeter protection is physically secure at night	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Any electronic security is fully operational (lighting, alarms, CCTV)	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Security guarding includes regular external patrols	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Electrical	ATTENTION REQUIRED		
The fixed wiring is subject to regular inspection and test by competent electrical inspectors within timescales specified by them	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Any remedial actions from inspection and test have been carried out* ¹	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Electrical sockets, cables and connections are in good condition* ²	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Electrical distribution boards are clear of combustible storage	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Use of temporary extension leads are restricted as far as possible	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Electrical sub-stations are secure and warning signage is displayed	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Flammable liquids and gases	ATTENTION REQUIRED		
External compounds for gas cylinders are secure, locked and protected against sunlight/heat	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Smoking is restricted within the vicinity of external compounds and signage and no smoking signage present in a prominent position	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Flammable gases are segregated from oxygen cylinders – at least 5 metres apart	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Flammable liquids that are stored within the premises are controlled (small quantities in designated cupboards or designated stores for larger volumes)	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Housekeeping	ATTENTION REQUIRED		
Portable heaters and battery chargers are clear of combustible materials	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Clear space is maintained between any lighting and combustible materials	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
No excessive or uncontrolled storage and aisles are clear	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Kitchen safety	ATTENTION REQUIRED		
Cooking equipment is subject to maintenance contracts, including testing of thermostat/thermostat failure devices* ³	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
The full length of extraction ducting is cleaned by competent contractors within a defined frequency * ⁴	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Any fire suppression systems are ready/charged with the appropriate extinguishing agent	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Any fire suppression nozzles are directed towards appliances, especially deep fat fryers and main cooking range	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Fire protection	ATTENTION REQUIRED		
Portable fire extinguishers are prominently sited and subject to ongoing maintenance contracts	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Weekly testing and recording of sprinkler system pressures with ongoing maintenance of the system	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>

An impairment process is in place for works carried out that may impact sprinkler protection* ⁵	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Ensure all sprinkler valves are open with strap and padlock	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Sprinkler heads unobstructed - 0.5m ordinary hazard 1.0m high hazard goods	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Fire alarm systems are installed, maintained and operational	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Other	ATTENTION REQUIRED		
Portable heaters used are restricted to areas of low levels of combustible material and/or flammable vapours with a clear space around the heater	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Smoking controls are in place	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Fire Risk assessments have been carried out and are being followed by tenants* ⁶	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Hot work permits plus Risk assessment/Method Statements (RAMS) are being adopted for any building repairs/alteration/refurbishment * ⁷	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Contractors liability insurances are confirmed prior to any works commencing	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Unoccupied units are physically secure, frequently inspected, with services isolated and meet with any insurer requirements	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>

Safe Premises Management

Evacuation	ATTENTION REQUIRED		
Ensure exits routes and doors etc always provide access to a place of safety and are not locked	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
No blockages or combustible materials are present within evacuation routes	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Ensure emergency lighting is in good order and suitably maintained	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Ensure evacuation signage is suitable and sufficient and maintained	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Check emergency procedures are in place and routinely tested	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Other	ATTENTION REQUIRED		
Ensure an asbestos survey has been undertaken, and that an asbestos management plan is in place to protect/monitor asbestos	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
All surfaces should be clean, trip free and inspected at regular intervals to ensure that all remains in order	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Areas where there are issues with vermin or pigeon infestation must be dealt with and managed to a satisfactory standard as this is a hazard to public health	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Buildings, including roofs and guttering are inspected regularly and maintained as appropriate	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Car park surfaces (including pot-holes) and gates/barriers are maintained and repaired as necessary	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>
Suitable segregation between pedestrians and vehicles is in place	YES <input type="radio"/>	NO <input type="radio"/>	N/A <input type="radio"/>

Checklist explanatory notes

Most questions on the checklist should be self-explanatory. Where an * is shown, guidance is included below:

- *1 Electrical inspection – Remedial Actions. Electrical Installation Condition Reports (EICR) will code the seriousness of defects with C1 (Danger Present), C2 (Potentially Dangerous) and C3 (Improvement Recommended) – of these, C1 and C2 remedial actions need to be completed to prove compliance.
- *2 Condition of electrical sockets frayed or exposed cables, missing sections of plugs and socket, any burn marks on sockets and plugs are all evidence of poor condition and potentially dangerous.
- *3 Cooking equipment maintenance. A specialist contract should be in place to ensure these are working effectively. The thermostat and high temperature thermostat failure

device are essentially to ensure oil temperatures do not reach auto ignition temperatures and failure of either is a common cause of major fire incidents.

- *4 Kitchen extract cleaning. Cleaning of ducting should meet the industry standard or TR19 from the Building and Engineering Services Association. Contractors should also be approved via BESA or via the Loss Prevention Certification Board Loss Prevention Standard (LPS) 2084. Cleaning reports should show before and after photo's and show any areas that have not been cleaned. A certificate itself does not guarantee a full clean.
- *5 Sprinkler impairment. If the sprinkler system has to be isolated for essential repairs etc, check with AXA for additional guidance. Assess if only a small area of the system needs to be isolated and reduce fire risks during the works

(i.e. no hot work, cooking, use of flammable liquids/gases, unattended operations). Ensure there is a system in place to re-activate the sprinkler protection in the protected area.

- *6 Fire risk assessment. Ensure the assessor is competent, ideally certified by BAFE, Warrington Certification or IFC Certification.
- *7 Hot work permits. AXA can supply additional sample permit systems.

If you need further advice, email riskmanagement@axa-insurance.co.uk



To be effective, the review should consistently consider the following areas:



Commercial kitchen safety (where applicable) including canteens/staff restaurants



Fire control through active protection (extinguishers, suppression and sprinklers)



Fire development from external sources i.e. arson



The use and control of flammable liquids and gases



Fires from electrical causation



Other fire risks



General housekeeping



Site safety including evacuation

You can do this by:



Completing a simple checklist to review tenant's safety management



Maintaining copies of review assessments



Completing reviews annually with increased frequency where concerns arise

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November 2018