

# Property maintenance – could your property cause an injury?

Guild Insurance sees many insurance claims which have come about due to poor maintenance of a property. In too many of these cases, the poor state of the building or its grounds is obvious and it's quite surprising, as well as disappointing, that repairs haven't been carried out before an incident has occurred.

## What can go wrong?

There are a range of incidents which can occur due to poor maintenance of a property. Staff can be injured leading to a worker's compensation claim as well as staff being absent from work for an extended period. Visitors to the premises, such as customers, clients or contractors, can also suffer injuries leading to public liability claims. As well as the insurance claims which need to be managed, there's the added stress of knowing that someone has been injured while at your premises. Some of these injuries can be very serious and life changing. Unfortunately, the hazards which lead to these injuries are often not viewed as seriously as they should be. Yet with appropriate property maintenance many of these injuries could be avoided.

### Case 1

A client entered a building and tripped over an edge of carpet which was ripped and curled up. The client sustained a fractured wrist when they landed.

### Case 2

An awning out the front of a building was old and worn out. During heavy winds it broke off from the building and hit a person walking past at the time.

### Case 3

While walking through the carpark of a premises, a staff member has tripped on a large crack in the asphalt which had caused the surface to be uneven. They fractured their ankle as they fell.

### Case 4

Poor maintenance doesn't just lead to people suffering injuries, it can also lead to further damage to the property. An old deteriorating roof collapsed when hit by heavy rain as it no longer had the strength to support the weight of this rainfall. This led to excessive water damage within the building.

## Property maintenance tips

- > Have a documented maintenance program in place. This requires a schedule for regularly checking the property to identify hazards as well as details on what needs to be serviced, repaired or replaced and when.
- > Be aware of the out-of-sight, out-of-mind hazards. Many properties have roofs, guttering and downpipes in poor condition due to a lack of maintenance as no one has thought to get up on the roof and inspect it. Include the less obvious hazards in the maintenance program.
- > Have a maintenance budget. Some maintenance work can be planned, other work will come up unexpectedly when something breaks down. You need to be able to find money to fix hazards when identified.
- > Be sure to use qualified tradespeople to undertake maintenance work. While it can be tempting to undertake some DIY and save money, the risk of things not being maintained or repaired correctly will not be worth the savings in the long term.
- > If you're a tenant, be aware of what you're responsible for maintaining and what's the responsibility of the landlord. Not all tenancy agreements are the same, so you need to be across the details of your agreement.
- > Don't wait to undertake maintenance till a more convenient time. There are many cases of injuries occurring due to hazards which had been identified but not yet acted upon, usually due to costs, time or not acknowledging the risk of the hazard.
- > All staff have a responsibility to create and maintain a safe workspace. Some hazards will be identified through regular property inspections, however, you can't rely solely on these inspections. Therefore, encourage all staff to continually be on the lookout for hazards and to speak up when they see something.
- > Don't think it won't happen to you and your property. These incidents are a lot more common than many people realise.

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