

## IF IT ISN'T WRITTEN DOWN, IT DIDN'T HAPPEN

*The difference between Best Intentions and Best Practices is clearly 'written in stone'.*

Many corporations invest in developing a Best Practices handbook that sets out guidelines, reporting lines of authority, forms, deliverables, "what-to-do-if" contact information and other client service or corporate standards. These plans normally weigh on the operational side of the business, and often do not address insurance, risk management and risk control best practices. This is a lost opportunity.

### HOUSEKEEPING

Documenting the cleanliness of facilities is great as long as the data is collected and retained on a regular basis. A grease-pen and laminated wipe sheet mounted to the back of a door is better than nothing, but useless as soon as the data is erased. Depending on the size of the premises and occupancy, Housekeeping Logs (i.e. sweep/mop/salt/shovel logs or third party service logs), kept and stored in a written form reflect a greater dedication to daily premises upkeep.

Noting the day's weather conditions in the log can also be useful. Should a Statement of Claim come in years from date of occurrence (as they invariably do), a suspicious "slipping on ice" injury could be more easily defended if the retrieved logs from March 2008 recorded that the five days preceding the incident date had experienced consistent temperatures above freezing. *These false claims do occur!*

### MAINTENANCE

Maintenance activities such as regularly checking sidewalks and pavement for cracks, and inspecting wiring, boiler and roofing, fall under the operational side of risk control. Being accompanied with a direct cost or investment, they are typically tracked and documented.

### BUT, THE PROBLEM IS...

There are some that believe that formalizing a documentation process is the LAST thing you should do. They incorrectly surmise that by documenting something or forgetting to document something you open yourself up to liability exposures by maintaining 'evidence' of those exposures. In fact, in most instances, evidence of liability will likely come from other sources, not their own documentation in acting to try and control third party risk.

### HKMB HUB'S CLIENT EXPERIENCE

The ability to mount an effective defence of any litigation or substantiate a claim usually comes down to documentation – reams of it. We work with our clients to review, manage and implement key processes. This results not just in improvements in *Total Cost of Risk*, but also in the creation of a safer work environment for the property manager and their residents and tenants.

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