Liability
Simply - how can someone get hurt on the insured's property?
NFPA Life Safety Codes are our earmark to address each concern in the Liability Section of our report.
And while it is helpful to be familiar with these codes – these codes just spell out what may simply be good old common sense.

Our Drop-Down Menus and the information below will give you a good overview.
And providing you take good front & rear photos of the home, we will be able to help you identify liability hazards when we review your report.

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**Railings**
Railings should be a minimum of 38 inches above the level surface below.
In common sense terms - this means at a comfortable level to where to place your hand.

**Balusters**
These are the vertical spindles.
They should be spaced no more than 6 inches apart per code.
Why? Common Sense again... you do not want an opening large enough for a small child to fall thru.

Here is a good example:
Look at the photo below - Are these Railings okay?
Not really!
The decorative openings are more than 6 inches.
A child could fall thru.

Dogs or Vicious Pets
The pull-down menu lists many of the standard breeds of dogs that insurance underwriters consider dangerous. But other type of animals can be just as dangerous - geese, goats etc.
Always complete the Exterior Remarks and supply a photo of the pet when possible.

Dog droppings or barking inside the house should be noted as “Other” and included in your Exterior Remarks (we don’t need the photo!)

Pool or Hot Tub
We’d like to think this is self-explanatory.
Whenever you see a Pool or a Hot Tub, please supply a photo and...

If So, Fenced?
Tell us if the pool is fenced, and locked.
This should be a part of you pool photo or the rear of the home photo.
If a locked fence prevents you from taking a good photo - Hold your camera over your head and the fence
- try for the best photo. Preview this in your digital camera if available to you.

Concerns & Questions
- A split-rail fence does not prevent access to the pool.
- An above ground pool with a fence attached and self closing steps with a lock are good!
- Can you jump from a porch into the pool?

Trampoline or Tree-House
These are viewed by underwriters as a great place for an accident!
Report and photo all that your see.
Add comments in the Exterior Remarks Section
Let us know if fenced too!
Tree-House

Wanna bet somebody tries to jump from the tree-house on to the trampoline?

Wood, Coal, Pellet Stove

Exterior Indications of a Wood, Coal or Pellet Burning stove are:

- A metal flue extending from the side of the home or thru the roof. This flue is in addition to the main furnace flue.
- Wood Piles for burning (this may be for a fireplace or a WBS)
- WBS visible from the exterior (i.e. WBS can be seen thru a porch window)

Confirm in the Exterior Remark Section why you think there is a WBS.
Take a photo if possible (but not thru a window!).

If you make contact at the home, ask for permission to inspect the WBS and complete the WBS rider.

To learn more go to the WBS Help Link.

Satellite Dish

Satellite Dishes are becoming common on homes and are generally seen in the front or rear photo you have taken of the home. But if you need to take an additional photo, please do so.
If the Dish is damaged, please make the appropriate comments in the Exterior Remark Section.

Oil Tank

A major liability hazard is the damage to the environment when an oil tank leaks.
So it is our responsibility to let the underwriter know when one exists.

If you know your territory, you should know if oil fuel is common.
This comes with experience.
However, there are clear ways to identify and oil tank:

**Underground**
A fill line is visible.
Usually located in the front lawn or walk and accessible to the Oil Tank Truck for filling.
This can be the hardest exterior sign to see – ground can be covered with snow, etc.

**Above Ground**
Located on the exterior of a home or in a shed.
It should be on a flat stable surface, usually a cement pad as shown.
This tank should not be near a driveway where a car can bang into it.

Take a look at the tank and the lines to see if they are in good condition. Note any damage, rust, broken lines, etc in the Exterior Comment Section.

**In-Basement**
A FILL Line and a VENT Line will be visible on the outside of the home.

Not the foundation styles in the attached photo - older homes and urban areas often have Oil Fuel.

**Note**
Many Oil Fuel systems have been upgraded over the years. The home may now be heated by City Gas. But if there is an Oil Tank, used or not, it is a Liability hazard.
And it is your job to report it.

If you learn from the homeowner that Oil Fuels is no longer in use - state this in the Exterior Remarks.

**Other**
Other Liability Concerns should be noted here.
Here are a few samples we commonly see:
- Skate Board Ramps
- Refrigerators left outside - with door still attached.
- Large antennas accessible from the ground - that can be climbed?
- Ponds, Lakes, Streams, etc
- Abounded cars.
- A second floor door that has no steps! (We see 'em all the time!)

These are called "Attractive Nuisances".
In common sense terms, this means a good place for an accident to happen!