

RISK INSIGHTS

EXTENDED CLOSING FOR CAMPGROUNDS AND OPEN SITES FOR CANADIAN SNOWBIRDS WITH NO PERMANENT CANADIAN RESIDENCE

Due to the outbreak of COVID 19 in Canada, some campground owners are required to keep their facilities closed.

HERE ARE THE BEST PRACTICES YOU SHOULD FOLLOW IF YOUR CAMPGROUND MUST REMAIN VACANT FOR AN INDEFINITE AMOUNT OF TIME.

Managing risks to buildings

- Plan to make regular site visits. Establish a checklist to be completed during every visit. (Are buildings secured to prevent theft? Is equipment securely attached to prevent wind damage? Etc).
- Protect structures that are susceptible to damage caused by dead branches, leaves and other debris built up over the winter. If needed, call in a specialist to trim trees that could pose a risk to visitors, buildings and facilities. Whenever you hire a specialized company to do work, make sure you ask for proof of liability insurance.
- Buildings should be kept at a comfortable temperature for the occupants. This will also keep the building and its contents in good condition.

Maintaining plumbing systems

- Shut off the main water valve and fully drain the plumbing system. The main water line should be heated to prevent water upstream from freezing. To adequately drain the plumbing system, the lowest point will have to be drained, such as opening a faucet. The faucet will need to be closed again once the water is turned back on. We recommend leaving a note on the tap as a reminder.
- To keep your plumbing system in working order, an interior temperature of at least 18°C must be maintained. Air humidity levels should be kept below 40% to reduce the risk of condensation and mold.

- Even when the minimum recommended temperature is maintained, shutting off the main water valve is still the best practice when a building will go unoccupied for a long period of time.
- If the heating breaks while the building is vacant, cold interior temperatures (for example, a few degrees Celsius above zero) could cause damage.
- If the building must remain vacant for an especially long time, it may be a good idea to fill the plumbing system with antifreeze.

Regulating temperature

- In buildings with wet pipe sprinkler systems, it is recommended to maintain an air temperature of 18°C. For buildings with dry pipe sprinkler systems, only the sprinkler room (where the main valve is) needs to be heated.
- Lower temperatures may damage wall finishes or cause interior materials to contract.

Regular inspections and maintenance

- It's recommended to inspect the premises daily or every other day.
- Remove perishable foods from refrigerators, cabinets and pantries to prevent pest infestations.

Liability

- Access to your site should be prohibited to pedestrians, cyclists, ATVs and other vehicles. Signs prohibiting access should be posted at the entrances to your property. If needed, install concrete blocks (ensure they are clearly visible) around unfenced areas.

TIPS FOR MITIGATING RISKS INVOLVING DATA, EMPLOYEES AND SUPPLIERS

- Ensure that all company data has been saved since the site's closure.
- Inform employees of the extended closing and instruct them not to return to the site until further notice.
- Inform suppliers and customers of the extended closing and cancel deliveries and pickups.
- Remove important documents from the site and store them in a secure location. Secure expensive computer equipment that is essential to operations. You could also install an alarm system in the building where your valuable goods are stored. Lock up ladders, tools and other objects thieves may use to gain access to your buildings in a secure location.
- Make sure the property and areas used by campers are well lit. Lights positioned in strategic areas should be equipped with shatter-resistant bulbs. Motion-activated lights may be effective at discouraging intruders.
- If possible, ask employees to bring their laptops home.
- Inform seasonal campers who leave their trailers, pop-up trailers and other types of equipment on site of security measures they should take to prevent theft and damage to their property.

Storing RVs, trailers and other equipment

- When you give your customers the option of storing their equipment, it's important to sign a space rental agreement between the two parties. The contract should release you from all responsibility in connection with the insurance for this equipment.
- You should refer customers to the manufacturer's recommendations for preparing their RV or trailer for storage.

If you take the time to regularly make the rounds of your entire campsite during the extended closure, you'll increase the odds of everything being safe and secure when you reopen. It's crucial to remind your staff of the importance of identifying fire risks and other potential dangers.

IF YOUR CAMPGROUND MUST REMAIN OPEN FOR SNOWBIRDS WHO HAVE NO OTHER HOUSING OPTION IN CANADA

Whether they were open until just a few weeks ago or closed since last fall, many campgrounds and their employees are now being asked to host snowbirds returning to Canada who have no permanent residence in the country.

We recommend regularly checking the official federal and provincial government websites to verify the obligations and/or restrictions that apply to you during the pandemic.

A poorly managed reopening could cause problems for your operations and facilities in the coming months. If you change your opening procedures, you run the risk of contamination and deteriorated facilities.

If you are opening your campground for travellers with no permanent residence, be sure you do so safely and follow procedures thoroughly. Here are some things you'll need to consider:

Procedures

Follow your normal procedures. If you're reopening your campground (or parts of it) for the first time since last fall, it's important to follow your normal opening procedures. If you rush, you could create problems for yourself down the line.

Communication

- Inform local authorities you are changing your operations.
- Communicate with your insurance company. Make sure you have the correct insurance certificates, as well as the detailed contracts and all the documents for the contracting parties.

Cleaning and sanitizing

- This will be essential to every aspect of your reopening. Follow the directives issued by Health Canada and/or provincial governments for cleaning and sanitizing personal protective equipment (PPE) for staff and volunteers, as applicable.

Social distancing

- Plan how you will keep campers and staff at a safe distance while still interacting, at least two meters apart or in accordance with federal/provincial recommendations.

For more information on making your business safer, contact our Risk Services Department at **1.833.692.4111** or visit us at www.nbins.com.

