

Dear Friends and Neighbors

May 31, 2024

Attached is the summary we received from Travelers Insurance about our coverage. They were generally pleased with our neighborhood but did remind us again that they do random drive-bys and are especially looking for grill/fire pits placement. Most of you have complied with these rules very well. THANK YOU. *There are a few we are hoping will comply immediately to avoid further action by the board.* Here is information Travelers recommends to help understand the necessity for these rules and regulations:

Grilling Safety Tips -

<https://www.travelers.com/resources/home/safety/grilling>

As you will note on the letter from Travelers, they also tell us that we need to be mindful of any *hot work* done on our property. This includes new AC/Furnaces and water heaters. As you can see, they are asking us to come up with policies and procedures related to this. Essentially what is needed is to be sure your contractor takes all necessary precautions. This is usually not an issue if you use a professional heating/cooling company, but it may be if an independent person or contractor installs or works for you.

For further information Travelers offers the following resource if you are interested in learning more or understanding the need for these regulations:

- The current edition of NFPA 51B, Standard for Fire Protection (USA) listed on the second page of the document can be accessed online.

Thanks for your attention to these important safety measures which benefit our entire community and insure our continued coverage with Travelers.

The Prairie Village HOA Board

Travelers Risk Control
940 West Port Plaza
Suite 300
St. Louis, MO 63146
May 6, 2024

Terry Spangler
Villages Of Dardenne Prairie
2 - 2169 Fansworth Drive
O'fallon, MO 63368

Dear Terry Spangler:

I would like to thank you for taking the time to meet with me on April 29, 2024. This letter summarizes my visit and our discussions.

SERVICE OBJECTIVE AND SCOPE

The purpose of our meeting was to:

- Review the HOA policies and procedures.
- Identify and analyze potential exposures to loss.
- Give an overview of our risk control services available to you.

Based on the information provided and my observations, this report provides a discussion on findings and recommendations to help you in your safety and risk management programs.

OBSERVATIONS AND DISCUSSION

During the visit we reviewed general occupancy, preservation and controls for potential fire hazards, and general liability exposures. A visual, driving observation of the association and parking areas was also conducted. Per our conversation I have included a best practice recommendation for Hot work. Additionally, in the resource section below I have added Travelers grilling guidance for your quarterly newsletter. I appreciate all the time taken out of your busy schedule to meet with me.

RECOMMENDATIONS

The following recommendations are offered to help you in your efforts to improve your current safety program and help reduce your potential losses.

NEW RECOMMENDATIONS

24-1 Hot Work Controls for Contractors

Summary:

Contractors are occasionally hired to perform work such as welding or cutting, or other activities that generates heat, sparks, or involve an open flame, commonly referred to as hot work. Contractors performing hot work is a significant source of property fire losses.

Action Needed:

Establish a formal program to manage hot work when performed by contractors.

Benefit:

Uncontrolled hot work is a leading cause of fire losses. According to National Fire Protection Association (NFPA) there are on average 4,580 structure fires involving hot work each year. Safe hot work procedures reduce the serious fire hazards created by hot work activities.

More Detail:

Key provisions of a Hot Work program include:

- Pre-inspection of the work area by your personnel to ensure hazards are eliminated.
- Remove combustible materials (paper, wood, plastics) within a minimum of 35 feet in all directions.
- Confirm sprinklered buildings have protection in service.
- Contractor supplied, charged and inspected, fire extinguishers at area of hot work.
- Provide a fire watch during and for at least 60 minutes after the work is completed to ensure no fires start or materials are smoldering.
- The fire watch employee is trained in the proper use of fire extinguishers.
- Post-inspection of the work area by your personnel following completion of the fire watch.

The success of the program depends on effective training and supervision of employees and contractors involved with hot work permitting.

Include notification and requirements for hot work in all lease agreements.

The current edition of NFPA 51B, *Standard for Fire Prevention during Welding, Cutting, and other Hot Work* provides additional guidance.

The resource(s) below will help you with this recommendation:

- [Cutting, welding and hot work operations](#)
- [Hot work permit tag](#)
- [Always follow proper hot work procedures poster](#)
- [Control of Outside Contractors for Property Protection](#)
- [Online Training: Hot Work Safety \(USA\)](#)
- [Online Training: Hot Work Safety \(Spanish\)](#)

RESPONDING TO RECOMMENDATIONS:

Completion of these recommendations can help reduce risks and mitigate losses associated with your business. Please provide details regarding actions you have taken or timeline of planned actions within 45 days, along with supporting documentation.