

**THRESHOLD  
STR INSURANCE & RISK AUDIT**

*Protection starts at the threshold.*

STR Risk Report · A publication by Threshold STR

FREE RESOURCE · EDITION 02

## **The STR Fire Safety Checklist**

A focused safety & compliance framework for fire risk management.

Fire safety is the compliance requirement that moves fastest. Most hosts focus on aesthetics and guest experience while neglecting the systems that prevent claims, denials, and licensing problems. This checklist is built from the same risk framework Threshold STR uses in client audits. Use it to verify your detection systems, document testing and maintenance, establish clear guest procedures, and operate your property with the documentation that insurers and claims adjusters actually scrutinize.

What's inside: 6 sections covering detection systems, exits & escape routes, fire suppression & response, electrical & HVAC safety, kitchen fire prevention, and documentation practices — plus guidance on building a testing log and the operator's self-assessment at the end.

Prepared by · Threshold STR · [thresholdSTR.com](https://thresholdSTR.com)

# How to Use This Checklist

Print this document, walk your property, and check items off in person — not from memory. Operators consistently overestimate the state of their own property when reviewing from a desk.

Plan a 60–90 minute walkthrough during off-season or before peak season. Photograph any item that fails inspection and log it in your maintenance system the same day. Re-run the checklist quarterly, with extra attention before peak season and after any extended vacancy.

This is not a legal or engineering inspection. Local building codes, platform requirements, and insurance policy terms vary by jurisdiction — consult licensed professionals for compliance decisions. Use this as an operator's framework, not a substitute for them.

## **A note on documentation.**

Every item you check should be supported by something a claims adjuster could review — a photo, a dated log entry, a service receipt, or an inspection note. Checked boxes without documentation don't survive a serious claim investigation.

## **Why this matters**

In claim investigations — whether by an insurance adjuster, a platform trust & safety team, or an attorney handling a guest injury suit — the first question is almost always the same: what did the host actually do to prevent this?

The answer rarely depends on whether the host cared. It depends on whether the host can demonstrate the systems and routines that show due diligence. Smoke detectors tested on a logged schedule. A detector battery replaced before it died. Exits documented and verified unobstructed. Guests informed in writing. Vendors documented.

Operators with these systems in place pay lower premiums, win more disputes, and settle claims faster — not because their property is safer in the abstract, but because their operational record is provable.

## **SECTION 01 Detection & Alarms**

- Smoke detectors installed in all required areas (every bedroom, hallway adjacent to sleeping areas, and on each floor including basement).
- Smoke detectors tested monthly with batteries replaced at least annually; testing dates logged.
- Carbon monoxide detectors installed within 10 feet of every sleeping area and on every level with a fuel-burning appliance (gas stove, furnace, water heater, fireplace).
- All detectors tested monthly; results recorded in a log that can be produced for an insurance adjuster.
- Fire extinguishers (minimum 2A:10B:C rating) accessible in the kitchen and on each floor; gauges inspected and in green zone; tags current.

## **SECTION 02 Exits & Emergency Escape**

- All exits completely unobstructed; no furniture, luggage, or snow blocking doors.
- Interior deadbolts openable from the inside without a key; fire code explicitly forbids key-only deadbolts on interior side.
- Emergency escape routes documented in guest welcome materials; primary and secondary exits clearly identified.
- Upper-floor secondary egress documented or installed (bedroom windows that fully open, fire ladder available, or other code-compliant exit).
- Exit signage or instructions posted and visible to guests; no ambiguity about where to go in an emergency.

## **SECTION 03 Fire Suppression & Response**

- Fire extinguisher instructions posted and accessible; guests know location and basic operation.
- Gas shutoff valve location identified, accessible, and labeled; procedure documented for guests.
- Main electrical breaker location documented and clearly labeled; location communicated to guests.
- Emergency contact sheet posted at property (local fire non-emergency, police non-emergency, nearest hospital, plumber, electrician, host number).
- Incident response procedure documented: who to contact first, in what order, how to photograph, what to preserve.

## **SECTION 04 Electrical & HVAC Fire Risk**

- All electrical outlets in working order; no loose covers, damaged receptacles, visible arcing, or discoloration.
- No daisy-chained extension cords or overloaded power strips; sufficient outlets provided to guests.
- HVAC system serviced annually by a licensed technician; filters changed on a documented schedule (monthly in season is standard).
- No combustible materials stored near water heater, furnace, electrical panel, or other heat sources.
- Any wood stove, fireplace, or alternative heating appliance inspected annually by licensed professional; chimney swept if applicable.

## **SECTION 05 Kitchen Fire Prevention**

- Gas range/oven inspected for leaks and proper ignition; service records on file if recently serviced.
- Stovetop completely clear of hanging combustibles (cloth towels, curtains, loose items).
- All appliance cords inspected for fraying, damage, or burn marks; replaced if compromised.
- Refrigerator and freezer operating at safe temperatures (refrigerator at or below 40°F; freezer at or below 0°F); temperature verified weekly.
- Knives and sharp implements stored safely in a block, organizer, or magnetic strip — not loose in a drawer.

## **SECTION 06 Documentation & Testing Log**

- Monthly testing log created and maintained for at least 12 months (date, smoke detector pass/fail, CO detector pass/fail, batteries replaced, repairs).
- Professional fire safety inspection completed at least annually; written report on file.
- HVAC service receipts retained showing annual maintenance and filter changes.
- Property inspection photos archived by date showing detector locations, exits, extinguishers, and hazard-free status.
- Incident documentation procedure established and actively in use (photograph, log, contact insurer within 24 hours, save everything).
- All service receipts and inspection reports retained for minimum of 3 years.

# Building Your Testing Log

Your testing log is the single most important document you'll produce. It's what an insurance adjuster will ask for first in a fire claim. Here's what it should contain: **Column 1: Date** – Always test on the same date each month (e.g., the 1st, or the same day as your property's check-in day). **Column 2: Smoke Detector** – Yes or No. Press the test button. The alarm should sound immediately. If it doesn't, note it and replace the battery or unit that day. **Column 3: CO Detector** – Yes or No. Same test process. Flashing green light = working. Silence or red alert = replace battery or unit. **Column 4: Batteries Replaced** – Yes or No, and note the date and location if replaced. **Column 5: Notes/Repairs** – Any issues found, maintenance performed, or concerns noted. **Column 6: Your Initials** – Sign it or initial it. This log is evidence. You don't need fancy software. A spreadsheet is fine. A printed form is fine. A property management system with a testing log feature is ideal. What matters is that it exists, it's dated, and it's accurate. When a claims adjuster asks for it, you produce 12 months of documented testing. That's your protection.

## The Operator's Self-Assessment

When the checklist is complete, sit with these four questions. Honest answers are more valuable than checked boxes.

- If a serious fire incident occurred at this property tomorrow, would I feel operationally prepared?
- Would my documentation actually support a claim investigation if one arrived next week?
- Have I reduced fire risk on this property as much as reasonably possible — or have I been telling myself I have?
- Am I operating this property like a casual host — or like a professional operator with assets to protect?

## Want a second set of eyes on your coverage?

If you completed the checklist and found gaps you weren't expecting, that's usually a signal that the insurance side is worth a closer look too. Threshold STR's free Risk Score audits four key domains in about three minutes — no sales call required.

Get your free score → [thresholdSTR.com](https://thresholdSTR.com)

***Disclaimer.** This checklist is intended for educational and operational planning purposes only and should not be considered legal, regulatory, engineering, or insurance advice. Safety requirements vary by jurisdiction and property type. Hosts should consult appropriately licensed professionals regarding local compliance obligations and insurance coverage considerations. © **Threshold STR · STR Risk Report · thresholdSTR.com***