

## 5 Tips to Prevent Porch, Deck and Balcony Collapse

If you have a porch, deck or balcony on a commercial premise that you own or lease, there are certain precautions you can take to avoid a tragic accident. Here are some tips to prevent porch, deck or balcony collapse.

1. Building, condo and apartment house owners should know and clearly post the maximum capacity for balconies and decks. Overcrowding and exceeding capacity must be prohibited.
2. If you have a deck older than 15 years, have it professionally evaluated, repaired or reinforced. Many older porches, decks and balconies were built before codes required them to support a minimum load pounds per square foot, or to have ledger boards with direct structural connections.
3. Inspect your deck once a year for missing or rusted nails or fasteners, ledger boards that are not lag bolted or through bolted (i.e. you only see nails), severe cracks and rotted wood (particularly at connections to the buildings), and proper footings. Replace or repair as needed. Also keep an eye out for horizontal movement which may require cross-bracing to prevent sway.
4. Remove or consider the weight of furniture, appliances, wading pools, air conditioning compressors or other heavy items. (NOTE: Other than single and two-family homes, gas or charcoal grills may not be used or kindled on any balcony, under any overhanging portion or within 10 feet of any structure.
5. Visit the [North American Deck and Railing Association](#) website to find a Deck Safety Month® Check Your Deck® Video, Consumer Checklist and a detailed Deck Evaluation Form right on their website.

When in doubt, if your deck is over 15 years old, or if you have any questions or concerns, you should contact a qualified inspector. Depending on the type of porch, deck or balcony structure, the construction type of the building, and the premises occupancy, proper inspection may require a local building inspector, building materials dealer, home inspector, engineer, architect or builder.

\*Based on statistics from the Customer Product Safety Commission (CPSC) as stated in The Jere Beasley Report (March 2015). Great American makes no warranties or representations about and disclaims any responsibility for the contents of any products or services offered in any third-party articles or websites. Any references to a linked site or article, or any specific product or service by name does not constitute or imply its endorsement by Great American. The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Great American Insurance Company and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. © 2017 Great American Insurance Company. All rights reserved. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202.

224,000 people were injured nationally due to a deck or porch in a five-year study period. 33,000 of these injuries were a result of a structural failure or collapse.\*

### Resources:

- Distinguished Programs Group
- <http://www.gaudette-insurance.com/Blog/bid/98936/Top-10-Tips-to-Avoid-Balcony-Porch-and-Deck-Collapses>
- North American Deck and Railing Association
- <http://www.safestronghome.com/resources/video-hsc-deck.asp>

