

Loss Prevention

Please route to:

- Owner
- General manager
- Sales manager
- Service manager
- Office manager

Slip and fall hazards

One of the greatest workers' compensation and liability exposures confronting many companies across the country is slip and fall incidents. A fall can result in the loss of a valued employee or the filing of a third-party lawsuit. Many of these incidents can be prevented.

How big is the problem?

New York City passed a law (effective September 14, 2003) that shifts liability for sidewalk accidents from the city to the "abutting landowner" (with some exceptions). The reason is, you guessed it, money. Most of these resulted from slips, trips and falls on city "property". What does this have to do with Zurich customers? Well, if your business resides in New York City, you should immediately survey your sidewalks, identify problems and fix them as quickly as possible. You might now be responsible (and liable) for sidewalk maintenance and upkeep. Secondly, this law points out what an adverse exposure "trips and falls" can be and how expensive the litigation can be. Let's talk about what contributes to slips and falls and what you can do to prevent accidents on your property.

Two of the most common causes of slips and falls are a slippery walking surface, either by design (a waxed tile floor) or by contamination (ice, oil, grease, etc.); or an uneven walking surface (cracks, holes, stairs, etc.). These conditions can be avoided or controlled, preventing many slips and falls.

High traffic areas for employees and customers should be evaluated closely for unsafe walking conditions. These areas include the parking lots, customer service drive, customer waiting areas, restrooms and service bays. All identified hazards should be taken care of immediately.

High traffic areas

- Stairs should be in good condition, of equal height and well lit.
- Stairs with three or more steps should be equipped with a handrail.
- Curbs should be highlighted to warn of the change in height.
- Exterior lighting should be adequate and checked frequently for malfunctioning fixtures.
- Lot surfaces should be in good repair and free of holes and other obstructions.
- Implement a self-inspection program to identify hazards and assure that necessary repairs are made promptly.
- All inspection programs should be documented and include follow-up procedures.
- Redirect downspouts which empty onto walkways as they can create a slip hazard during winter and summer months.
- Floor spills should never be left unattended (especially in customer traffic areas) and should be cleaned up immediately. Post a "Caution - Wet Floor" sign.

- An oil absorbing material should be available for use on oil spills.
- All entrances into the building should have mats or rugs to help keep the floors clean and dry, especially during inclement weather.
- Entrances should be free of obstructions, including promotional displays.
- Aisles and hallways should also be free of obstructions.
- Allow sufficient time for treatment to take full effect.
- Be aware that high piles of snow can reduce visibility in vehicle traffic areas, especially at corners.
- Injured persons should be attended to immediately, but never admit fault at the scene of an accident.
- Accident/incident investigations should be conducted immediately.

Snow and ice removal

- **Be prepared in advance for snow and ice.**
- A snow and ice removal program should be developed and implemented. A single person should be assigned responsibility for monitoring and coordinating the effort.
- Have appropriate equipment, tools and supplies ready for use by internal personnel.
- Professional snow removal companies should be contracted/retained in advance of cold weather.
- Snow removal service should include regular checks on location, 24-hour and on-call capabilities.
- Record pertinent data on a snow and ice removal log.

For detailed information on recommended guidelines for stairs, handrails, ramps and other related topics, refer to the **National Fire Protection Association NFPA 101: Life Safety Code and Handbook**.

If you have any questions or comments, contact your Zurich account executive or the Risk Engineering Department at 800-821-7803.

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