

# Slip and fall hazards

### Please route to:

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

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.

#### What is the problem?

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 parking lots, customer service drives, 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 away from 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 obstruction.

#### 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.
- · 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.
- In the event of a slip or fall, injured persons should be attended to immediately.
- Accident/incident investigations should be conducted immediately.

Learn more about how you can evaluate and assess the potential risk of slip, trip and falls on your property with our slip, trip and fall assessment guide: https://bit.ly/3VAidXS.

## For More Information

For more information about Zurich's products and Risk Engineering services, contact your Zurich representative, visit zurichna.com/dealer or call us at 1-800-840-8842 ext. 7449.

#### Zurich

7045 College Boulevard, Overland Park, Kansas 66211-1523 1-800-840-8842 ext. 7449 www.zurichna.com/dealer

The information in this publication was compiled from sources believed to be reliable for informational purposes only. All sample policies and procedures herein should serve as a guideline, which you can use to create your own policies and procedures. We trust that you will customize these samples to reflect your own operations and believe that these samples may serve as a helpful platform for this endeavor. Any and all information contained herein is not intended to constitute advice (particularly not legal advice). Accordingly, persons requiring advice should consult independent advisors when developing programs and policies. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication and sample policies and procedures, including any information, methods or safety suggestions contained herein. We undertake no obligation to publicly update or revise any of this information, whether to reflect new information, future developments, events or circumstances or otherwise. Moreover, Zurich reminds you that this cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these policies and procedures ensure coverage under any insurance policy.



©2024 Zurich American Insurance Company A1-P0770831-B (06/24) P0790597