



SENECA

Preventing

***Slip, Trip, and
Fall Losses***

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Slips, trips, and falls are some of the most common circumstances that result in insurance claims. Snow, ice, spills, uneven flooring, inadequate lighting, and other hazards are common causes of these injuries. If an accident occurs from unsafe conditions on someone else's property, the landowner or business proprietor may be legally responsible.

Slips happen when there isn't enough friction or traction between your feet and the surface you're on. Common causes of slips include snow, ice, wet or oily floors, spills, loose or unanchored mats, and flooring that lacks the same degree of traction in all areas.

Trips happen when your foot strikes an object, causing you to lose balance. Trips and falls are due to various reasons, including uneven or broken walkways, debris or clutter, poor lighting, uncovered cables or hoses, and wrinkled carpeting or rugs.

Correct tripping hazards easily by removing items from the walkway, painting areas to better identify an elevation change, and using quality floor mats. Simply keeping areas clean and clear will go a long way to reducing tripping hazards in the workplace.

To Prevent Slips

- Clean up spills immediately. If a spill can't be cleaned immediately, place "wet floor" signs in the area.
- Keeps walkways and hallways free of debris, clutter, and obstacles.
- Attend to weather hazards – rain, sleet, ice, snow, hail, frost; by having the right plan and tools in place. Timely responses to weather, such as prompt responses to snow or ice conditions by shoveling and repeated salting are necessary.
- Install abrasive floor mats or replacing worn flooring.
- Use non-skid mats on slippery surfaces, entryways, and splash-prone areas.
- Check that ramps and gangplanks have proper, skid-resistant surfaces.
- Be sure to have valid snow contracts in place.



To Prevent Trips & Falls

- Conduct regular inspections of sidewalks and walkways for uneven, broken, missing, or loose surfaces. Ensure there are no cracks, holes, depressions, tears, or damaged covers in building flooring/carpet or pavement outside.
- Routine maintenance should be a regular part of your safety program.
- Keep sidewalk vault doors shut when not in use. When opened, use cones and bars to prevent falls.
- Cover cables, cords, or hoses in walkways.
- Replace burnt-out light bulbs promptly.
- Shaded areas can make elevation changes difficult to see: Paint edges of walkways with a contrasting color to make the elevation more identifiable.
- Repair any problem areas immediately, and be sure to place warning signs in/on/around areas that need fixing.

Tips for Managing Snow & Ice Removal

- A written contract is in place and was reviewed since the previous winter.
- The who, what, where, when, and why of removal have been reviewed and are in place.
- There is a clear understanding of the amount of snowfall or ice accumulation that will trigger a removal response.
- There is a clear written understanding of how quickly they will be able to respond and backup measures (including self-removal) are in place.
- It is important that you immediately file a claim if you have a slip or trip and fall case.

While slips, trips, and falls can often be attributed to carelessness or clumsiness, the good news is that most accidents are preventable. It is critical to frequently survey your property to avoid potential issues. Proactive attention to hazards will ultimately help keep your employees and customers safe and out of harm's way.

Although slip, trip, and fall claims need to be evaluated first to determine if the injury sustained is a result of your fault or dangerous conditions, following these simple ways helps to avoid losses before they occur.

Tips for dealing with tenants

- Have a written lease agreement that requires your tenants to hold you harmless to the extent permitted by law, for accidents arising out of their use and occupancy of the premises.
- Require your tenants to maintain liability coverage and provide you with a certificate of insurance.
- Require your tenant to have you named as an additional named insured on their insurance policy.
- Ensure that your tenant insurance policy does not have any exclusions such as employee or an independent contractor or subcontractor exclusions that will expose you to unintended liability.





The material contained in this document is for informational purposes only. Your individual circumstances may vary depending upon location, type of construction and other factors and you may therefore be required to implement unique approaches to address particular issues that exist at your location. Please consult with licensed professionals and your utility providers to ensure that any safeguards or improvements you undertake are appropriate and safe.

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