



Risk Control at United Fire Group | riskcontrol@unitedfiregroup.com

Preventing slip and fall accidents



Slips and falls of customers or employees on your premise can result in significant losses to your company. This may be in terms of direct liability—if a customer fall results in an injury, as well as the potential for negative publicity. If an employee slips and falls, there is potential for a significant cost due to a workers compensation claim, an increase in insurance premium, and/or a loss of productivity. Other factors to consider include the extra administrative resources it takes to replace the employee: retraining and investigating the incident.

Slips and falls can occur almost anywhere, including outside and inside your business. Outside your business, falls can occur on the sidewalk or in the parking lot. Inside your business, falls can occur within the entrance to your store, in the office or anywhere inside your premise. No matter where it happens, you might be liable or partially liable for any injuries. To prevent the potential losses that accompany slips and falls, every business should have a property inspection program that incorporates regular indoor and outdoor surveys of the property to detect these exposures.

ELEMENTS OF A PROPERTY (SLIP AND FALL) INSPECTION PROGRAM:

Exterior

- -Walkways must be smooth without being slippery and sloped enough to allow drainage.
- -Uneven sections of sidewalks should have no more than one-quarter inch or one-half inch change in elevation.
- -All holes or broken surfaces in steps, sidewalks, ramps, etc. must be repaired.
- -All walking surfaces must be illuminated at night.
- -Ramps must comply with the Americans with Disabilities Act (ADA) of 1990 with regard to the angle of the slopes, and the slip resistance requirements.
- -Downspouts must not drain on sidewalks or in parking lots where pedestrians walk. This run-off could freeze and create an icy condition.





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- Interior
 - -From a frequency standpoint, most slip and fall accidents occur inside of buildings due to wet surfaces. The majority of these types of claims occur during inclement weather.
 - -Floor mats can play a very important role in controlling slips and falls. During inclement weather, moisture in the form of rain, snow and ice can be tracked into your business by foot traffic, carts, strollers, etc. This moisture has to be quickly controlled in a small area, so it does not get tracked throughout your facility and increase your liability.
 - -When developing a slip and fall program, the type of floor mat must be considered. With improved technology, there are indoor and outdoor mats. One method of deciding how many mats to use is to determine how many foot steps are needed to control the moisture. On average, the first 20-30 feet into your business accounts for the majority of moisture containment. This is based upon an average 30-inch pace. Within this area, the moisture or material should be contained and efforts should be in place to remove it.
 - -During severe inclement weather, extra mats should be available and changed as needed. "As needed" would be a judgment call, but if the mat is saturated and there are signs of tracks or accumulating water leading off the mat onto other flooring, it is time for it to be changed. Excessive water should be mopped up or vacuumed up immediately. In addition, careful attention should be done to ensure mats lay flat to prevent a tripping hazard.
 - -Floor-drying fans should be placed in the entrance, blowing directly on the mat to help with evaporation. Be sure the power cord or the fan itself does not create an additional tripping hazard. Caution signs should also be placed anywhere there is a slippery surface.

Floor maintenance:

- -All entrance and walking surfaces should be maintained on a regular basis.
- -Maintenance should increase during peak business traffic.
- -Maintenance on the floor finishes and waxes should be reviewed during winter months versus summer months.
- -Some floor finishes will actually contribute to the slipperiness of the floor. If waxing and buffing is required for certain floors, then a non-slip wax should be applied.
- -All maintenance practices should follow the floor manufacturer's requirements.

REFERENCES

NFPA 101 life Safety Code

OSHA General Industry Safety Standard 1910.22

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