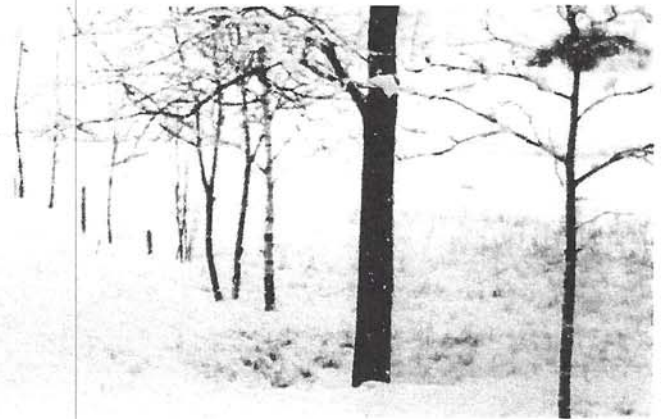


SLIP, TRIP & FALL PREVENTION AND CONTROL - *continued*



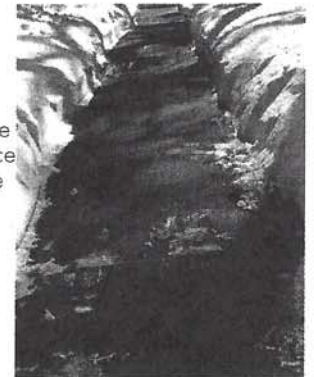
Snow and Ice Removal for Slip, Trip, and Fall Prevention

Overview

Each winter cold, inclement weather conditions set the stage for slips, trips, and falls throughout the U.S. In fact, snow or freezing conditions can and do occur in all 50 states, with sleet falling in Florida as recently as 2011. The risk for outdoor slips, trips, and falls has also increased due to the aging of the U.S. population and because of increased expectations for business and consumer services to be available 24/7/365. Philadelphia Insurance Companies can help you develop a snow and ice removal program to transform your premises from a virtual ice rink to a safe walking environment.

The Basics

While some local ordinances may allow for up to 24 hours for snow and ice to be removed from sidewalks, organizations should operate with "best practices" in mind, rather than "minimum legal requirements." If your employees, clients, and visitors need and expect a safe walking surface, the best practice is to accomplish this as soon as reasonably possible. Moreover, compliance with a local ordinance does not fully protect your organization from slip, trip, and fall liability.



Who
is responsible?

Typically, property owners and/or property managers are responsible for snow and ice removal. However, tenants may share responsibility depending upon their lease. Also, regardless of liability, tenants can be named in lawsuits, resulting in time and legal expense. It is in everyone's best interest to prevent these incidents in the first place.

What
should the plan
entail?

An effective snow and ice removal plan should cover preparation, responsibilities, supplies, removal processes, documentation, and monitoring. See the attached checklist for a more comprehensive listing.

Where
are the high risk
areas?

- Spaces between cars in parking lots where snow/ice may accumulate while cars are parked
- Changes in elevation (such as curbs, wheel stops, ramps, and stairs) that may be obscured due to snow
- Along common walking paths – both on pavement and on unmarked but frequently used shortcuts
- Around drains or low spots where water runoff may accumulate and freeze
- Near gutters and downspouts where water may drain off of roofs, or icicles may melt and then refreeze along walkways
- Around construction zones where the normal walking path is already obstructed
- At entrances into your building(s)

When
should actions be
taken?

Be alert 24 hours before ambient temperatures are predicted to be below 40 degrees F and/or when inclement weather is expected. That is when snow/ice removal supplies and equipment should be checked and responsibilities reviewed. Apply de-icing products prior to or immediately at the time of the first snowfall/precipitation. Check on snow/ice removal contractors while they are working and immediately after they are completed. Monitor accumulations and repeat steps for removal during snowfall/precipitation – the frequency should be based on the rate of accumulation.

How
should snow and
ice be removed?

If a 3rd party removal service is used, be sure to use good contractor controls – obtain certificates of insurance, be named as an additional insured, and the contract should hold your organization harmless for their work. Identify fire hydrants and other critical services so that they are not damaged by snow plows or buried under snow piles. Be cautious of creating additional hazards, such as blind corners in high traffic areas for cars & pedestrians, or placing snow in a location that causes increased slip hazards due to melting & refreezing.

Why
is this a concern?

Slips, trips, and falls are identified as one of the two leading causes of injury, both at home and in the workplace, by the National Safety Council and the Occupational Safety and Health Administration. The risk for slips, trips, and falls rises dramatically when snow and ice are involved. Organizations need to take smart, effective steps for employees, customers, and guests to safely access their premises or be prepared to deal with the consequences of slip-ups, literally.