



**CAUTION
WET FLOOR**

Guide to Preventing Third-party Slip, Trip and Fall Claims

Provided by:



HORST
INSURANCE

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Introduction

Slips, trips and falls are some of the most common third-party injuries that businesses face. In fact, according to the National Floor Safety Institute, falls are the leading cause of visits to the emergency room, accounting for over 1 million visits. While injuries from slips, trips and falls are often minor, they can be serious or—in some cases—fatal. Moreover, slips, trips and falls of third parties on the business's premises have the potential to cost organizations a significant amount of money due to potential lawsuits.

Employers have a legal responsibility to correct, fix or keep their business free from recognized hazards that could cause injury, known as premise liability. Businesses can protect themselves against premise liability claims by maintaining their property to prevent unsafe conditions from arising. That's why it's important for employers to take steps to prevent physical property hazards whenever possible. However, employers should understand that premise liability is different from general liability; premise liability claims can occur when the physical condition of a business owner's property causes a customer's or nonemployee's injury, whereas commercial general liability claims are filed when property damage or bodily harm of third-party results from a business's products, services or operations. Slips, trips and falls of a third-party at a business would fall under premise liability and not a general liability.

This guide provides an overview of the steps a business should take to reduce their risk of premise liability claims.

How to Use This Guide

This guide can help businesses determine what types of slip, trip and fall hazards could cause injuries to third parties (i.e., visitors, clients and the public) in their workplaces. In addition, employers can reference this guide when implementing strategies to address those hazards. Reducing slip, trip and fall hazards on-site is essential to keeping third parties entering a facility safe and injury-free. Implementing risk management strategies to prevent injuries can limit liability claims, therefore minimizing expenses and promoting an overall safe premise.

This guide reviews the most common slip, trip and fall hazards businesses may have at their worksites. It also explains the framework for how to effectively identify and address slip, trip and fall hazards within facilities. The end of this guide features an incident investigation report to enable businesses to discover the main causes of third-party injuries from slips, trips and falls and determine if they are fraudulent.

Slips, trips and falls can lead to serious third-party injuries; however, these accidents (as well as their associated consequences) are largely preventable. By utilizing the information and resources provided in this guide, businesses can effectively safeguard their employees and limit potential slip, trip and fall incidents and subsequent losses.

How Do Slips, Trips and Falls Happen?

Slips, trips and falls can cause various injuries, including sprains, strains, bruises, contusions, fractures, abrasions, lacerations or even death. These injuries can be detrimental to an employer's business, costing them a significant amount of money in claims and potential lawsuits. What's more, injured individuals could be temporarily or permanently disabled from slip, trip or fall injuries, significantly affecting their work capabilities and everyday routines and resulting in large settlement sums.

The first step in preventing these injuries is understanding how they happen. Here's a breakdown of common hazards and workplace conditions that may contribute to slips, trips and falls.

Slips

Slips occur when there's not enough friction or traction between an individual's foot (or shoe) and the walking surface beneath them, resulting in a loss of balance.

Reduced friction can stem from slippery surfaces, which could be caused by spills, cleaning products, water, blood, dust or food. Normally, wearing the proper shoes for the type of floor can help protect individuals from slipping on these surfaces; however, since the employer is not able to control the types of shoes third parties wear, they should try to eliminate slipping hazards altogether. As such, it's important for businesses to regularly assess these hazards and do what they can to ensure safe walking surfaces.

Common conditions that can lead to slips include but are not limited to:

- Wet floors from outside elements being brought indoors (e.g., rain, mud, snow and ice)
- Spilled substances on concrete, laminate or tile floors
- Dirty floors or surfaces coated with certain types of floor cleaners

Trips

Trips tend to occur when an individual's lower body (e.g., their leg or foot) hits an object and their upper body continues moving, causing them to lose stability. Other ways a person can trip is when they lose their balance and descend the stairs and miss a step. Trips often happen when a person is in a hurry and not paying attention to their surroundings.

Key conditions that may result in trips include but are not limited to:

- Cluttered walkways or rooms
- Improper workplace lighting
- Uneven flooring (e.g., loose carpet or jagged floorboards)
- Unmarked steps or inclines in walkways

Falls

Falls are the leading cause of unintentional injuries and account for millions of visits to emergency rooms. There are two different types of falls that businesses should be aware of:

1. Same-level falls
2. Elevated falls

Same-level falls are the most common type of fall. These accidents entail an individual falling onto the walking surface directly beneath their feet. Between the two types of falls, same-level falls typically result in less severe injuries. These types of falls normally occur when an individual is walking on-site and comes into contact with an object on the floor that causes them to lose balance. For example, a customer walking down an aisle may collide with a piece of equipment or product that the employer has out on the floor, causing the individual to lose their stability and resulting in a fall.

Elevated falls are those that occur from a heightened location, such as a flight of stairs. Such falls are less common for third parties but generally lead to more severe injuries than their same-level counterparts when they do occur.



Key Slip, Trip and Fall Hazards That Impact Third Parties

It's important to identify key slip, trip and fall hazards that may arise in businesses. By understanding these hazards, businesses will be able to effectively address them on their premises and better protect third-party visitors.

While each industry can be different, here are common slip, trip and fall hazards employers should be aware of:

- Unmarked or slippery substances on floors
- Inconsistent or uneven walking surfaces
- Outdoor elements that get carried indoors
- Cluttered, dusty or otherwise dirty walking surfaces

The next few sections provide more details on these hazards and outline steps businesses can take to mitigate them in order to protect third parties that enter their premises.

Substances on Floors

Substances can end up on the floors of businesses for a number of reasons. For instance, an individual may spill their drink if they enter with one, a leaky pipe could drip water onto the floors, or a visitor may inadvertently carry snow or rain from their shoes indoors and create puddles. In any case, businesses should be aware of any substances on their floors at all times, as these can be the culprits behind a third party's slip, trip and fall injuries. Depending on the type of business, an employer may encounter the following substances on their floors:

Water	Blood
Grease	Mud
Oil	Dust
Fluid	Plastic wrap
Food	Powder

All walking and working surfaces must be kept in a clean, orderly and sanitary condition. As such, businesses should make it a priority to address substances on floors and do what they can to minimize these hazards. By identifying substances' sources, businesses can determine effective response measures. For example, discovering that a leaky pipe caused water to drip on the floor can show an employer that they need to fix the pipe to stop the dripping and prevent related hazards.

Additionally, businesses can take proactive steps to limit slip, trip and fall hazards caused by substances on floors. These steps include establishing routine cleaning protocols for all walking surfaces and keeping up with regular maintenance on such surfaces. Furthermore, businesses should be using flooring that is slip-resistant. If the flooring originally was installed is not slip-resistant and it is not in the budget to replace, then businesses should look into ways to reduce the hazards.

Handling Wet Floors

Wet floors are a significant safety concern in any business, not only for third parties but employees as well. Therefore, businesses should make sure they educate their employees about what actions to take when they notice wet floors. Businesses are responsible for keeping walking and working surfaces in good condition and free from hazards, which includes ensuring floors are dry.

One of the simplest ways for businesses to prevent slip, trip and fall injuries from wet floors is to have signage in place warning individuals when floors are or might be wet. This signage can be especially helpful when spills occur or the floors have recently been cleaned.

In addition to providing a wet floor sign, the following procedures can help to address wet floors:

- Inspect floors periodically to determine if there are any problem areas that need to be addressed or if any spills have occurred.
- Have a plan on what to do when there is a wet floor situation and the steps to take to minimize the risk of customers falling while it is being cleaned up.
- Determine the source of the water or other substance once the area is cleaned up and free from hazards. Employers and employees can ascertain whether it could have stemmed from a customer spilling a drink, a leaking pipe, the weather being carried in from outside or some other source.

Having policies and procedures in place for cleaning wet floors is the first step to minimizing the risk of slips, trips and falls. Another way to help reduce the risk of a slip, trip and fall claim is through moisture mitigation. Ways businesses can proactively reduce moisture on floors include but are not limited to:

- Restricting beverages in the business
- Using floor mats to absorb weather being tracked in from outside
- Increasing mopping and drying of an area that is prone to being wet
- Using fans on floors to help with drying
- Using roughing or etching on the flooring
- Applying slip-resistant tape or mats

Through procedures, mitigation measures and employee training on how to address wet floors, a business can minimize its exposure to slip, trip and fall hazards.

Addressing Spills

When spills happen, they should be addressed immediately. If a waiting period is necessary to obtain adequate supplies to clean up a spill, signage should be in place that directs foot traffic away from the hazard. This step should be taken as soon as the spill is detected. Once signage is in place, the spill should be covered, cleaned up and reported right away to prevent any injuries from occurring. If the area where the spill took place resulted in a significant amount of water or liquid on the floor, the entire area should be closed off and fully cleaned up before anyone can pass through.

If spills or wet spots are common in a specific area, cleaning supplies should be stored nearby so they are easily accessible. The general public should be kept away from this area completely until the hazard is fixed or addressed. Additionally, it's important to avoid leaving warning signage out constantly; people can become accustomed to seeing it, thus making it easier to ignore. In frequently slippery areas, businesses can utilize spill pads for quick and easy cleanup.

If areas are known for having wet floors (e.g., entrances from outside), then rugs or mats can be used to help absorb excess liquid. Mats and rugs should be an appropriate size for the area at hand and large enough for individuals to wipe off their shoes easily. For example, if they are used at entrances and water starts puddling alongside them, they likely aren't large enough for the space.

Cleaning Floors

Businesses should also establish workplace policies around cleaning floors. Employees should be trained on any unique and site-specific premise requirements. Further, it's important for businesses to clarify employees' expectations as they relate to cleaning and maintaining the floors on-site. In particular, businesses should be able to answer the following questions:

- Does the workplace have a full-time cleaning team?
- Are employees required to clean floors?
- What specific cleaning protocols should employees follow?

Regardless of whether businesses have designated janitorial workers or require all employees to participate in floor cleaning, it's crucial to provide clear communication on floor maintenance procedures. Specifically, employees in charge of cleaning should be well-informed on the types of products and chemicals they must use and how often to check certain areas of the building (e.g., bathrooms). Businesses should also select cleaning products that leave little residue after application (e.g., different types of floor wax); some products are known to create slippery surfaces and subsequent hazards.

Floor cleaning procedures should include but are not limited to the following practices:

- A floor care plan must include inspections and times the inspections are to be completed.
- Recommendations on when and how often deep cleaning should take place should be set.
- Cleaners used should be in accordance with the manufacturer's recommendations. Employees must understand the appropriate cleaning techniques and agents to use and mixing ratios for the floor type.
- Floors should be swept first, and then a wet mop may be used to reduce the spread of contaminants.
- Spot cleaners appropriate for the floor type and substance should be used for spills.
- The previous floor coatings should be stripped off prior to a reseal when resealing or coating floors. This allows for the floor to be properly cleaned and resealed.

In addition to selecting the right cleaning products, businesses should be aware that there are different methods for cleaning floors. In terms of preventing slips, a two-step cleaning method is the most effective. This two-step method is as follows:

1. Apply the cleaning solution to the area in need with a saturated mop.
2. Wait a few minutes, then clean up the solution with a wrung mop before the solution dries.

This method ensures that floor contaminants are effectively removed, providing clean and hazard-free surfaces.

Indoor Surface Hazards

Indoor surface hazards refer to any type of indoor surface irregularities that could cause slips, trips and falls. Such irregularities may include buckled carpeting, dented tiles and holes in concrete flooring. Indoor surface hazards can be particularly common in the following areas:

- High-traffic areas
- Hallways or walkways
- Areas near floor drains
- Sloped areas
- Entrances and exits
- Areas with floor mats or rugs
- Surface transition areas

Addressing Indoor Surface Hazards

Eliminating slip, trip and fall risks related to indoor surface hazards is often more difficult and complex than handling substances on floors. Businesses should be aware that some ways to address these hazards—namely, making necessary surface repairs—can be costly and time-consuming. However, businesses should budget for such repairs, as they are well worth it to prevent potential injuries and lawsuits. When making these repairs, businesses should work with qualified and competent professionals—professionals like third-party service providers (e.g., a contractor).

Even though indoor surface hazards can take time to repair, they should be identified early on so they can be addressed accordingly. For example, if a flooring crack creates an uneven surface, the area should be highlighted with brightly colored warning tape or, better still, blocked off entirely. These actions can help bring awareness to dangerous areas and allow individuals to avoid indoor surface hazards while they are being repaired, therefore minimizing associated injuries.

Beyond preventing access to indoor surface hazards that require repairs, businesses should instruct their employees to always watch for these hazards. For instance, if an employee sees a rug that needs to be straightened, they should take care of this right away to help prevent related slips, trips and falls.

Indoor surface hazards should also be addressed in employee safety training programs. Specifically, employers should remind employees to consistently watch for any slip, trip and fall hazards that could occur and fix them immediately to prevent any incidents from occurring. If there are transition areas in the flooring, businesses should provide signage or identify the change so the general public is able to notice it, helping prevent accidents.



Outdoor Surface Hazards

Outdoor surface hazards also tend to create significant slip, trip and fall risks for the general public. Generally speaking, if business grounds are poorly maintained, hazards are likely present.

Parking lots are the number one area of businesses where customers or other third parties have slip and fall injuries. Outdoor surface hazards for businesses to look for include potholes in parking lots, uneven curbs or sidewalks, debris-covered walkways and weather-related issues (e.g., wet or icy surfaces from rain or snow). These hazards can greatly increase the likelihood of customers getting injured while entering and exiting the business. Mitigating outdoor surface hazards is vital for businesses to protect third parties and reduce their exposure to injury claims.

Addressing Outdoor Surface Hazards

There are several steps businesses can take to limit outdoor surface hazards. For instance, improving lighting in outside areas may help reduce the risk of slips, trips and falls for those entering and exiting the building. This is particularly true for businesses that are open during nighttime hours. Providing individuals with ample lighting as they walk to and from business entrances and exits—whether it’s through a parking lot or designated sidewalk—can help them spot and avoid potentially unsafe conditions.

Apart from proper lighting, businesses should keep outdoor surfaces on a regular maintenance and inspection schedule similar to that of indoor surfaces. This can help reduce the risk of hazards going undetected. If issues such as potholes, cracks or excess debris are identified, they should be addressed immediately. Businesses should consider consulting qualified and experienced professionals for outdoor maintenance procedures.

The table below identifies some common surface hazards and the corrective actions that can be taken to fix such issues.

Damaged concrete sidewalks, patios and curbs	<ul style="list-style-type: none"> ● Remove the piece of concrete that is cracked or heaved and repour. ● Fill the holes and cracks. ● Grind the area that is raised and level it with the remaining concrete around it. ● Fill in low spots with self-leveling concrete.
Protruding utility caps and drainage gates	<ul style="list-style-type: none"> ● Repair. ● Mark utility caps with visible paint.
Unmaintained stone walkways	<ul style="list-style-type: none"> ● Level the stones that are unlevel. ● Avoid spacing stones too far apart. ● Keep vegetation cut in between the stones. ● Fill in between the stones to prevent vegetation from growing.
Minimal slip-resistant stairways or stairs that are hard to distinguish due to color	<ul style="list-style-type: none"> ● Replace. ● Install handrails. ● Identify each step by painting edges with a highly visible color. ● Use traction stripes.

	<ul style="list-style-type: none"> • Make sure there is appropriate lighting in the stair area.
Slippery stairs	<ul style="list-style-type: none"> • Install traction stripes. • Mix aggregate in paint for more traction. • Install tread grippers.
Steep stairs	<ul style="list-style-type: none"> • Replace the stairs and install stairs according to code. • Make sure there are handrails. • Improve the traction of the stairs if necessary.
Parking lot maintenance	<ul style="list-style-type: none"> • Repair, replace or patch holes, cracks or heaves. • Cone off bad pothole areas. • Install drainage where needed for standing water or so water doesn't puddle. • Color mark speed bumps so customers are aware they are there. • Redirect downspouts that are directed to parking spots or that run off into parking lots.

Snow and Ice Hazards

Businesses should develop plans for handling weather-related concerns. In particular, businesses should have a plan for snow maintenance. During the winter months, businesses should have outdoor walking surfaces shoveled and plowed to remove snow. Snow and ice removal should happen frequently to prevent any risk of slips, trips or falls of customers entering and exiting the building. It also help prevent ice buildup stemming from compacted snow.

Whether hiring a snow removal company or having designated employees to remove the snow, it's crucial to address how the snow will be dealt with. Questions the business owner should resolve for snow and ice removal include:

- Is there a spot for snow pile placement, and has it been communicated with the employee?
- How often is snow removal supposed to happen?
- What type of ice treatments will be used?
- Is there a backup contractor if the original company is not available?

Additionally, businesses can utilize effective de-icing measures to melt ice on outdoor surfaces and minimize slippery conditions initially and between snow removals. Sodium chloride can be especially useful in melting ice outdoors. If salt cannot be used all the time, then sand or a mineral aggregate can also be used to provide traction on potentially slippery areas.

Cluttered Areas

Considering the wide range of activities and operations that occur at businesses, it's certainly possible that employers may find themselves left with a number of cluttered messes to address on-site, whether it's maintenance being done in a specific area or product that hasn't yet been shelved or restocked. Cluttered areas can easily contribute to slip, trip and fall injuries for third parties. For example, a visitor could run into piled-up product that needs to be stocked or equipment in the aisles (e.g., carts full of product or manual pallet jacks) and trip over the mess. To minimize clutter concerns and associated hazards, it's crucial for businesses to prioritize adequate housekeeping measures and schedule restocking at nonpeak shopping times.

Educating Employees on Proper Housekeeping Protocols

Routine housekeeping is essential to providing a clean and hazard-free facility. If employees don't clean up after themselves following their job tasks, they could contribute to an unsafe and unsanitary workplace that creates hazards for the general public.

Businesses should make sure there are sufficient housekeeping procedures in place and openly communicate with employees about these practices. To assist with proper housekeeping procedures, employees should be made aware of:

- Who to contact for housekeeping assistance
- Who is responsible for specific housekeeping procedures (e.g., spill cleanup, garbage removal, storage organization and general cleaning duties)
- Which cleaning products to use and where these products are stored
- What the appropriate cleaning methods are for each area or common situations on-site
- What types of hazards are associated with the use of different cleaning products on-site
- When signage or notification of cleaning taking place is needed and where to find this signage
- How to properly document housekeeping practices

Addressing these items will help eliminate questions employees may have about how housekeeping is handled on-site. It may also set clear expectations for employees on keeping the workplace clean—therefore limiting the chance of clutter-related slips, trips and falls.

Watching for Hazards During Housekeeping

Proper housekeeping also means maintaining constant vigilance. When engaging in housekeeping procedures, employees should be instructed to remove any objects or materials that may obstruct walkways or other areas with frequent foot traffic, as these items could pose slip, trip and fall hazards. This includes (but is not limited to) the following items:

- Empty containers
- Garbage
- Water or spills
- Equipment for restocking

One of the biggest slip, trip and fall hazards stems from poorly placed power cords, which can be quite common in the workplace. What's more, power cords require frequent monitoring to prevent damage, as these cords can cause electrical shock and create additional fire hazards if they contain broken insulation. These cords should only be used on a temporary basis when power is needed for a short

period of time. In any case, power cords should always be safely distanced from walking paths and stored appropriately when not in use.

Upholding General Housekeeping Best Practices

In addition to the aforementioned protocols, businesses should make sure to inform their employees of the following housekeeping best practices:

- Clean up spilled materials immediately.
- Do not let trash overflow into work areas.
- Ensure proper storage of all objects and materials on-site. Keep storage areas as clean and organized as possible. Ask a supervisor for assistance if it's unclear where to store an item.
- Do not store company equipment in aisles or walkways, as this can leave little to no room for individuals to pass through.
- Avoid leaving cleanup for the last few minutes of the day. Instead, take care of clutter immediately after completing a task and continue to check throughout the day to minimize potential hazards.
- Refrain from piling objects or materials near fire extinguishers, sprinklers or emergency exits.

Employees who keep these practices in mind during their work shifts can make all the difference in reducing potential slip, trip and fall hazards for customers and other third parties.

Establishing a Slip, Trip and Fall Prevention Program

One of the most important steps businesses can take to minimize slip, trip and fall injuries among customers is to establish slip, trip and fall prevention programs. Such a program should raise awareness of common hazards for third parties within the business. This is similar to a slip, trip, fall program for employees; however, this would address common hazards in areas that customers frequent and ways employees can help reduce those hazards when completing their job tasks. All employees should be aware of this program and understand how to report slip, trip and fall hazards they come across on-site. It's important to remember that each business owner should tailor their program to address their specific needs and type of business.

Such programs should identify a slip, trip and fall prevention team consisting of employees who are specifically designated to handle all slip, trip and fall hazards. Forming this team is also a great way to determine who has responsibility for maintaining the program and training employees on hazard identification and prevention. This can also just be handled by the business owner depending on how large the business is and how many facilities there are.

If the business is large, a slip, trip and fall prevention team can be assembled by allowing employees to volunteer or asking dependable and experienced employees to participate. If a general workplace safety committee already exists on-site, this committee could also form the slip, trip and fall prevention team. It is important to note that this team may be responsible for workplace safety and third-party loss control as following a slip, trip and fall program can benefit both.

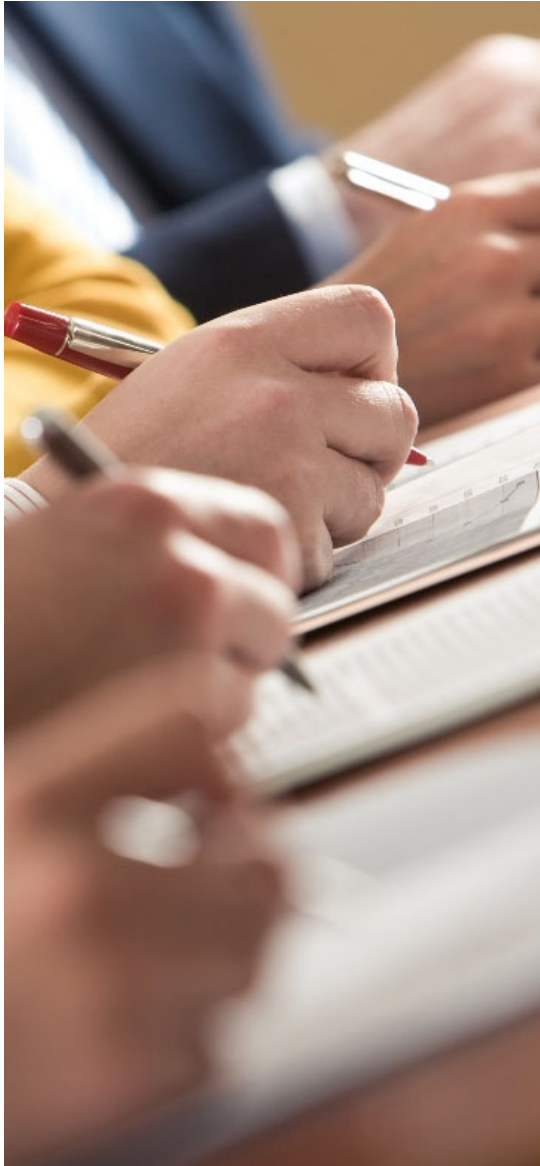
In addition to identifying a team to help with prevention (or designating a single person if the business is small), a risk assessment component of the program must be developed. This risk assessment component should outline how the following will be handled:

- Reporting slip, trip and fall hazards
- Performing slip, trip and fall hazard assessments (both initial and reoccurring)
- Determining corrective actions for slip, trip and fall hazards

Slip, trip and fall prevention programs require ongoing risk management efforts and a continued commitment to maintaining a safe environment. In order for a program to be successful, management or the business owner must stand behind the program and follow through on making necessary workplace adjustments.

Effective slip, trip and fall prevention programs should:

- ❑ Focus on identifying the root causes of slips, trips and falls on-site.
- ❑ Prioritize correction of the root causes.
- ❑ Outline clear, easy-to-follow procedures.
- ❑ Include employee training on recognizing and avoiding slip, trip and fall hazards.
- ❑ Incorporate annual program reviews to identify and correct potential issues and incident trends.



Conducting Slip, Trip and Fall Hazard Assessments

Step 1: Develop individualized hazard assessments for each area on-site.

Businesses should create hazard assessments for each area on-site. This makes it easier to document and keep track of the hazards found.

Some general areas for businesses to keep in mind when creating hazard assessments include:

- Indoor areas (e.g., lobbies, dressing rooms, waiting rooms)
- Bathrooms
- Walkways/aisleways
- Outdoor spaces (e.g., patios, parking lots, sidewalks)
- Exits and entranceAfter identifying areas to conduct hazard assessments, businesses should discuss with employees what hazards cause slip, trip or fall accidents. Once these hazards are identified, businesses should break down how to prevent these hazards from occurring if they are caused by a housekeeping issue. If the hazards are due to a need for maintenance, then the hazards should be scheduled to be fixed as soon as possible. Each hazard likely has a unique reason it's occurring, and specific hazards can potentially lead to ongoing problems for the business.

Questions to ask when determining potential hazards in the areas covered by hazard assessments include:

- Where are hazards occurring?
- Who is affected by these hazards?
- What causes these hazards?
- What are the potential or documented consequences of these hazards?

If businesses and their employees are proactive and there are no third-party slip, trip or fall injuries that have previously occurred on the premise to base hazard assessments on, businesses should consider these questions:

- What types of accidents could occur in the workplace?
- What are the consequences of these accidents?

- How could these accidents happen?
- What are other contributing factors to potential accidents?
- How likely is it that hazards will present themselves on-site?

Businesses should answer these questions for each area on-site and assess hazard assessments at routine intervals (e.g., monthly, quarterly or annually). These assessments should be updated when necessary and reviewed at least yearly to ensure there are no issues or areas that are unaccounted for. Although businesses look for third-party slip, trip and fall hazards by evaluating potential injuries or hazards employees face on-site, this may help identify hazards for third parties as well, depending on where the hazards are located.

Step 2: Perform hazard assessments for each area.

Next, businesses should perform hazard assessments for all areas identified in the previous step. When conducting hazard assessments, businesses should look closely at each area and analyze third-party movement in the space. If any hazards are identified during these assessments, they should be properly recorded and rated based on severity. Severity ratings may be determined using injury or incident reporting to provide further insight into risk levels associated with particular hazards. If there are a large number of incidents that have occurred in specific areas, hazard assessments should reflect this information.

Step 3: Plan and implement corrective actions.

Once hazards and severity ratings have been evaluated, businesses should discuss with their slip, trip and fall prevention team—if they have one—a corrective action plan for the hazards found. If hazards are identified but never addressed, businesses could face a number of consequences, including increased third-party injuries, lawsuits, insurance premium increases and large settlements.

Any “simple fixes” should be remedied first. This may include rectifying hazards that can be quickly addressed, easily eliminated or resolved with minimal expenses. On the other hand, larger, costlier concerns may take time to fix, or associated repairs may need to be budgeted for. However, if severe hazards are identified, businesses should address them as soon as possible, regardless of the time or expenses required to do so.

A productive way to take care of hazards is to work with employees to brainstorm how to eliminate or control the hazards that are found. Employees work within these areas daily, so they may have some ideas on eliminating or reducing the injury risks stemming from certain hazards.

Corrective actions must be followed up on to ensure they were completed. In addition, it’s best for businesses to inspect areas once corrective actions have been implemented to determine whether there are any other risks present (e.g., new problems created by the repairs or issues that were missed originally).

Step 4: Train employees.

In some cases, the slip, trip and fall hazards identified may result from behavioral concerns or a lack of training among employees. In these instances, businesses should better educate their employees, retraining them on key topics in an effort to reduce slip, trip and fall risks. Further, businesses should

provide resources on identifying slip, trip and fall hazards during annual safety training to help keep employees engaged.

Step 5: Establish a routine.

It's best practice for businesses to continue auditing areas on a schedule to make sure any new hazards are discovered and addressed promptly. For example, it may be valuable to conduct daily or hourly assessments in high-traffic customer areas to ensure all corrective actions are in place and identify any new risks that may have come up since the last audit occurred. Since there can be several uncontrolled areas in a business, it is important to continually check areas for new hazards that could be caused by customers.

Accident and Incident Investigation Procedures

When it comes to slips, trips and falls of third parties at a facility, it is important to handle any incidents appropriately if and when they occur. Here are the practices that an employer should remember to do:

1. Make sure the scene is safe.
2. Provide help and assistance to the individual if they need it or call for an ambulance if they are severely hurt.
3. Ask the individual what happened. They should be able to explain what caused their fall.
4. Once the individual is taken care of, make sure to collect information about what happened. These should be the facts of the situation. Some questions to remember to ask include:

What is the name of the individual who was injured ?

Were there any witnesses?

What is the occupation of the individual?

What part of the body was injured by the slip, trip or fall accident?

What was the floor condition at the time of the slip, trip or fall?

What was the floor condition at the time of the slip, trip or fall?

Was there any object or piece of equipment that contributed to the slip, trip or fall?

What was the individual doing at the time of the slip, trip or fall?

What type of shoes was the individual wearing when they fell?

Is there security footage, and if so, does it show the incident occurring?

5. Talk with those around to see if there were any witnesses to understand what happened. This may provide information as to what took place leading up to the accident.
6. Determine what the cause of the accident was once a business owner or designated person in charge of the investigation has all the facts. It is important to make sure all facets of the hazard are covered. It may be a simple cause on its face, but digging deeper to determine why the hazard was even there to begin with is a great way to identify potential opportunities to prevent the hazard from occurring again or other hazards from arising.
7. Identify the corrective actions and implement them.
8. Follow up to make sure the corrective action is working and does not create other issues.

Red Flags for Fraudulent Claims

Unfortunately, there are people who will lie about an incident to collect money from a business. According to the Insurance Information Institute, a reported 10% of all insurance claims are fraudulent. This costs the property and casualty industry about \$30 billion a year. This is why it is important for businesses to properly identify and try to prevent slip, trip and fall accidents.

There are a few situations to pay attention to when there has been a third-party slip, trip or fall accident on the premises. These are considered red flags and should be communicated to the insurance company if they are identified. Red flags include the following:

Accidents that look staged—Some accidents may look like they were staged; this is normally done for profit. Indications that may help identify this potential scenario are that the injured third party is on the premises for no reason; they are in an area that they should not be in or that is rarely used by customers; they make demands for quick settlements, have a history of claims, or bring up the topic of liability or insurance claims.

Fact inconsistencies—Fact inconsistencies occur when the facts the individual provides do not connect with what the scene is revealing. For example, if the individual who claims they were injured said they slipped on a wet floor, but there is no substance on the floor, this would raise a red flag. Those recording information should note any other observations of the scene that may help with fact patterns (e.g., third-party behavior and time of day).

Claim exploitation—This occurs when the injured individual benefits more from a claim than what is warranted or does not abide by a doctor's treatment plans. For example, an individual who was injured does not treat their injury appropriately; they are supposed to go to a medical doctor but go to a chiropractor when there is nothing medically stating a chiropractor is the best treatment option. They tend to carry out the claim, continue to seek care even if it isn't warranted, or continue to work when they have been determined to be disabled and shouldn't be.

Although these situations may occur, it is important to know this does not mean claims are always fraudulent. However, it is important to remember these and report them to the insurance company if they do occur.

Conclusion

By practicing these steps businesses should be able to reduce their risks of a slip, trip or fall on their premise.

Appendix A

CHECKLIST | SLIP, TRIP AND FALL HAZARD PREVENTION

Date:

Review conducted by:

Use this checklist to help identify common slip, trip and fall hazards in your business and actions you can take to resolve them. Make sure you customize this checklist to fit the specific needs of your business; each workplace will have different risks.

OUTDOOR AREAS	YES	NO	SAMPLE ACTIONS TO TAKE IF YES:
Is there anything on paths, steps and fire escapes that could cause slips and trips (e.g., a buildup of leaves, wet grass, moss and mud)?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Set a regular work schedule for clearing paths (work on busiest areas first). Make sure plants and trees do not overlap paths.
Are paths prone to ice buildup during winter months?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Monitor weather conditions and implement winter procedures, such as gritting. Consider using safe alternative routes.
Are there any uneven levels on the paths?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Highlight the hazards by improving the lighting, applying contrasting colors to the slope or creating clearly marked signs.
Are there holes or potholes in the paving on footpaths?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Block off the areas as a temporary solution. Ensure that barriers cannot be easily moved. Conduct proper maintenance: fill in holes, re-lay paving and replace broken paving stones.
Are fire escapes slippery when wet?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Improve the grip with slip-resistant coating/strips.

DOORWAYS AND ENTRANCES	YES	NO	SAMPLE ACTIONS TO TAKE IF YES:
Are there any potential slip and trip issues with the threshold and entrance matting, such as their conditions when wet?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Consider extending the mats, applying a slip-resistant coating, or changing to a more slip-resistant material.
Is there water on the floor from rain or melting ice?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Construct canopies over entrances, improve external drainage and keep doors closed. Consider using alternative routes. Prevent water from spreading by fitting large and absorbent entrance mats so people can dry their shoes. Remove any water quickly. Review cleaning procedures and introduce dry mopping. Consider introducing underfloor heating to speed up drying.
Are there trip hazards in the area, such as cables, deliveries, curled-up mats or other objects?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Conduct proper housekeeping. Put away cables, provide a safe delivery area, clear away boxes and equipment, and fix down mat edges or replace them if necessary.

CORRIDORS AND OFFICES	YES	NO	SAMPLE ACTIONS TO TAKE IF YES:
Are there any subtle changes in floor level, such as slopes, small steps and abrupt changes from one flooring material to another?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Highlight the hazards by improving the lighting, applying contrasting colors to the slope or creating clearly marked signs.
Are floors smooth in areas where contamination, such as liquids, food or condensation, can be found on the floor?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Stop contamination from getting onto the floor by providing waste bins, fixing leaks, fitting lids for containers and closing doors leading from working areas. Prevent contamination from spreading by placing drip trays beneath plants, machines and water coolers. Remove any contamination quickly. Review cleaning procedures and spot clean spills.

Are there trip hazards in the area, such as cables, deliveries, curled-up mats or other objects?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Conduct proper housekeeping. Keep walkways clear, tidy up, use cable covers, provide additional storage, and clear away boxes and equipment.
Are tiles or flooring becoming unstuck or curling at the edges? Are there any holes?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Conduct proper repairs and maintenance by fixing down tile and carpet edges. Replace if necessary.
Is the anti-slip flooring wearing down or damaged?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Replace damaged or worn flooring.
Are light levels too low to clearly see the floor?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Improve lighting with new bulbs and additional lights.
Is light reflecting on smooth flooring to create a glare?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Reangle the lights or install blinds, anti-glare grills or glazing films. Consider removing the floor surface shine.

STAIRS AND RAMPS	YES	NO	SAMPLE ACTIONS TO TAKE IF YES:
Are the edges of steps hard to see, rounded, damaged or slippery?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Make sure lighting is sufficient to see step edges clearly. Highlight the edges of steps with something that has high visibility, a square edge and a nonslip finish.
Are handrails available? Are they easy to reach and useable?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> Provide a handrail on at least one side of the stairs if the stairs are wider than 22 inches. Provide handrails on both sides and a third middle handrail if the stairs are 6.5 feet or wider. Handrail heights should be at least 38 inches above the stairs and be parallel to the pitch line (slope) of the flight of stairs. Use applicable standards and regulations to determine handrail shape, diameter and distance from the wall.

Are the stair treads slippery?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Conduct regular maintenance and regularly clean to remove contaminants. • Replace stair coverings with one that has better slip resistance.
Are there any ramps or slopes in and around the workplace that are difficult to see?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Check and improve lighting levels and consider slip-resistant flooring.

WORK AREAS	YES	NO	SAMPLE ACTIONS TO TAKE IF YES:
As part of the work process, is contamination (e.g., fluids, solids, dust and debris) getting onto the floor? Issues with work processes can include human error, machinery leaks and spills, and process leaks and spills.	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Stop contamination from getting onto the floor by changing the system of work, improving the work area layout, providing bins or dust extraction, and fixing leaking machinery. • Prevent contamination from spreading by using drip trays, screens, floor drainage and high-lipped sinks. • Remove all contamination quickly. Spot clean spills, dry mop spills, and vacuum/brush up dry materials.
Is condensation forming on the floor or from overhead pipework and dripping?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Improve ventilation in the area and insulate overhead pipework. Consider adding slip-resistant flooring or providing slip-resistant footwear.
Is poor drainage causing a pooling of liquids on the floor?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Inspect, maintain and repair floor drainage systems.
For cold storage, is there any ice buildup on the floor?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Remove any ice buildup and consider providing slip-resistant footwear. • Conduct door maintenance. Check that the door closes and seals properly. If necessary, replace any seals and fix door and frame. • Prevent humidity by fitting automatic doors, curtains and other humidity controls.

Are designated walkways partially or fully blocked?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Create a clear and even walkway through the workplace. • Conduct proper and regular housekeeping by tidying away cables; providing extra storage; and clearing away clutter, boxes and equipment.
Are there any other trip hazards, such as uneven walkways, raised edges, holes, or raised or curling carpet or tiles?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Repair and maintain flooring in good condition. Replace if necessary. • Block off any area that may be an issue.
Are lighting levels too low to see clearly? Is light reflecting off flooring to create glare?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Improve lighting with new bulbs and additional lights, and install anti-glare grills.

BATHROOMS	YES	NO	SAMPLE ACTIONS TO TAKE IF YES:
Is the floor slippery? Is water getting onto the floor?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Stop water from getting onto the floor by improving shower curtains/screens and positioning hand dryers close to sinks. • Monitor and remove water quickly. Spot clean and dry mop wet areas. • Improve floor drainage where possible and consider slip-resistant flooring.
Are taps or pipes leaking?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Fix leaks and taps and perform regular maintenance. Provide drip trays as a temporary solution.

CLEANING	YES	NO	SAMPLE ACTIONS TO TAKE IF YES:
Are spills left on the floor for some time before they are cleaned?	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Ensure spill-cleaning equipment is made readily available for use. • Review/improve cleaning procedures and increase cleaning schedules.

<p>Are small spills wet-mopped?</p>	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Institute a culture of cleaning up spills in the workplace through proper employee training and ready availability of spill-cleaning equipment. • Spot clean small spills with absorbent cloth or paper towels.
<p>Are people allowed to walk through areas during wet mopping or when floors are still wet?</p>	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Keep people off smooth, wet floors with barriers. • Reduce drying time by dry mopping floors.
<p>Are warning signs used for wet floors or areas?</p>	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Use cones and signs to warn people that the floor is wet. Remove as soon as cleaning is completed and the floor is dry.
<p>Does the floor look dirty even after having just been cleaned?</p>	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Check that the manufacturers' cleaning instructions are being followed. • Review floor cleaning methods and adjust to floor type.
<p>Are people still slipping on the floor even after it has been cleaned and dried?</p>	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Make sure to thoroughly remove any buildup of polish or grease. • Review and alter floor cleaning methods.
<p>Is cleaning equipment creating a walking hazard?</p>	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Coil unused equipment cables. Change power sources to the nearest source. Consider using battery-powered equipment.

Appendix B

Incident Investigation Report

This form is designed to streamline the investigation process following an incident. Complete this to identify incident witnesses, the root cause of an incident and potential solutions to prevent similar incidents from occurring in the future.

The business manager should complete this form thoroughly and within 24 hours after the event whenever feasible (some investigations may take longer).

SITE INFORMATION			
<i>Company name:</i>		<i>Point of contact (name and title):</i>	
<i>Street address:</i>	<i>Phone number:</i>	<i>City/ZIP code:</i>	<i>Building number (if applicable):</i>

INJURED PARTY INFORMATION	
<i>Name (first and last):</i>	<i>DOB:</i>
<i>Occupation:</i>	<i>Address:</i>
<i>Phone number:</i>	<i>City/Zipcode:</i>
<i>Body parts the third party claims were injured (check all that apply):</i>	<input type="checkbox"/> Arm <input type="checkbox"/> Face <input type="checkbox"/> Torso <input type="checkbox"/> Back <input type="checkbox"/> Feet <input type="checkbox"/> Legs <input type="checkbox"/> Buttock <input type="checkbox"/> Hands <input type="checkbox"/> Thighs <input type="checkbox"/> Chest <input type="checkbox"/> Head <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____

INCIDENT INFORMATION	
<i>Date:</i>	<i>Location of the alleged incident:</i>
<i>Time:</i>	
<i>Manager on duty:</i>	<i>Date incident was reported:</i>
<p><i>Description of the incident (list any property damage if applicable):</i></p> <p>If possible, have the employee recreate the incident.</p>	

WITNESSES			
<i>Name:</i>	<i>Contact info (phone, email):</i>	<i>Address:</i>	<i>Employee?</i> <input type="checkbox"/> Yes <input type="checkbox"/> No
<i>Name:</i>	<i>Contact info (phone, email):</i>	<i>Address:</i>	<i>Employee?</i> <input type="checkbox"/> Yes <input type="checkbox"/> No
<i>Name:</i>	<i>Contact info (phone, email):</i>	<i>Address:</i>	<i>Employee?</i> <input type="checkbox"/> Yes <input type="checkbox"/> No

ROOT CAUSE ANALYSIS (CHECK ALL THAT APPLY)	
Contributing Conditions	
<input type="checkbox"/> Housekeeping	<input type="checkbox"/> Lighting/temperature/ventilation
<input type="checkbox"/> Condition of surface	<input type="checkbox"/> Surface changes (tile to carpet)
<input type="checkbox"/> Equipment left out	<input type="checkbox"/> Level changes (sloped area)
<input type="checkbox"/> Product in aisleways	<input type="checkbox"/> Human factors (age, disability)
<input type="checkbox"/> Inclement weather	<input type="checkbox"/> Obstacles located in walkway
<input type="checkbox"/> Other: _____	<input type="checkbox"/> Other: _____

THE "WHY" ROOT CAUSE ANALYSIS
<p>Repeatedly asking the question "why" can help you drill down to the root cause of an incident. For instance, if an individual slipped and fell, the line of questioning could go as follows:</p> <ul style="list-style-type: none"> - Why did they slip? Answer: The floor was wet. - Why was the floor wet? Answer: It was raining and water pooled in the front of the building. - Why did the water pool? Answer: The tiles are improperly graded, which creates stagnant water.
<i>The scenario:</i>
<i>Why 1:</i>
<i>Why 2:</i>
<i>Why 3:</i>
<i>Why 4:</i>
<i>Why 5:</i>

ROOT CAUSE NARRATIVE

Based on your analysis, describe what caused the incident:

POSSIBLE CORRECTIVE ACTIONS

Corrective Action <small>(Include at least one corrective action per every identified root cause.)</small>	Responsible Individual	Expected Completion Date	Actual Completion Date

Report Completed By: _____

Date of Report: _____

Appendix C

CHECKLIST | SNOW AND ICE REMOVAL

Owners and managers of commercial property have an obligation to maintain safe conditions for employees and occupants. During the winter season, walkways, stairs, driveways, interior roadways and parking lots become slip and trip hazards as snow falls and ice forms. This is not only a safety hazard, it can also be an expensive legal issue for property owners, if an accident occurs.

To prevent injuries and minimize injury costs, commercial property owners should consider implementing a snow removal program using the checklist provided. The program should identify responsibilities, communication strategies, equipment used and follow-up procedures for snow removal. In addition, all of your actions (or the actions of a hired snow removal contractor) should be outlined in a snow and ice removal log. Periodically review your program to ensure that it is successfully working for your property and is minimizing the rate of injuries.

PRE-SEASON PROCEDURES	NOT COMPLETED	COMPLETED	COMMENTS
Establish a plan for how you will remove snow and ice and who will do so. Also, identify when removal will take place in correspondence with when the snow falls (e.g., during a middle of the night snow fall, clean up should occur by 5 a.m.).	<input type="checkbox"/>	<input type="checkbox"/>	
Place weather mats at all entrances to the building for a distance of 40 feet. These mats should be placed in both directions to catch snow and water when entering and exiting.	<input type="checkbox"/>	<input type="checkbox"/>	
Check weather mats regularly to make sure they are in solid working condition and have not started to curl (this presents additional tripping hazards).	<input type="checkbox"/>	<input type="checkbox"/>	
Send out a newsletter, flyer or post a notice on a communal bulletin board asking residents, employees and visitors to report snow and ice-related hazards immediately to the property manager.	<input type="checkbox"/>	<input type="checkbox"/>	
Consider hiring a snow removal contractor. Investigate the quality of the contractor’s work, timeliness of work during a storm, equipment adequacy, experience, references and the ability to work with your property’s unique needs.	<input type="checkbox"/>	<input type="checkbox"/>	
Create a contract for use with your hired contractor. Sign the contract before snow season and have the	<input type="checkbox"/>	<input type="checkbox"/>	

<p>contractor sign it as well. Include the following within the contract:</p> <ul style="list-style-type: none"> • Contractor agrees to provide high quality services for you on your premises • Contractor adheres to safe working practices as established by industry standards • Contractor maintains general liability insurance with a minimum of \$1 million and provides a certificate of insurance to you • Contractor names you as an additional insured on the policy • Contractor should be held responsible if there are claims following actions, inactions or work done • Contractor waives subrogation rights 			
<p>Report snow and ice removal activities on a snow and ice removal log as soon as the tasks are complete (see attached log). The log will assist you in defending against injury and property claims. They are also handy for maintaining a standard procedure if you have multiple properties. Use the same log for your own staff members and hired outside contractors.</p>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>Fill out an incident report form (see attached) and report the incident to your trusted insurance professional immediately. This will assist in determining exactly what occurred and will help when filing a claim. A log is also a useful resource for improving snow removal procedures in the future.</p>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>Photograph the incident scene. Capture the exact area where the accident occurred (e.g., on a step or concrete slab) and the areas near the spot of the accident. Take close-up photographs (within a 3-foot range) as well as distance shots to capture the entire scene.</p>	<input type="checkbox"/>	<input type="checkbox"/>	

Additional snow and ice removal resources are attached below. For further risk management guidance, contact us today.

