



Defying gravity:

Zurich takes on slips, trips and falls

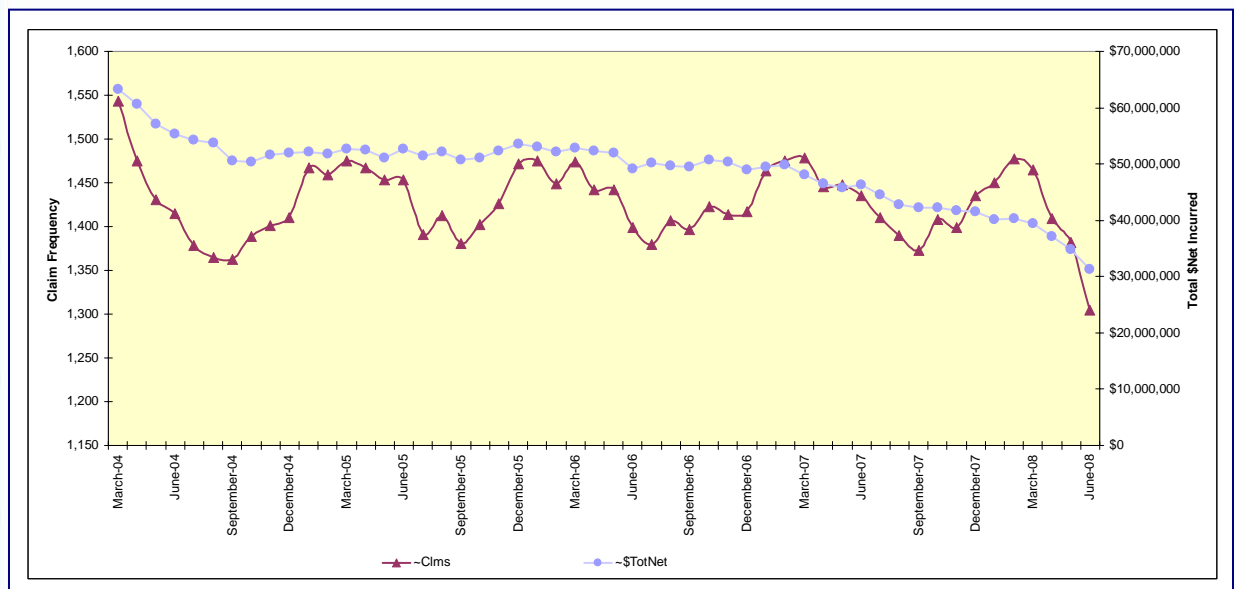
Issue I
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In four of the past five years, Zurich customers have reported a spike in the number of Slip, Trip and Fall (STF) incidents during the winter weather months. Big surprise? Not really, winter weather and STFs go together like peas and carrots! The real surprise is if your customers are not preparing for this exposure aggressively.

Several years ago, I was walking into a multi-use building with my three year-old son. His day care was inside the building along with a restaurant and several other businesses. A perfect example of the many types of occupancies and foot travelers that can be in one location. It was winter and there had been some snow. As we walked into the building, I firmly stated to my son, "wipe your feet". He dutifully complied, but so did an adult woman walking five feet in front of him. I was amused



by how easily the woman complied with a stranger's unintended request, she even laughed about it with me.

Was a slip prevented that day? Maybe, and hopefully the woman will use the mats provided to wipe her feet in the future. But if she doesn't, companies need to ensure they limit the chance of her slipping or falling.

- Regina McMichael, CSP

Let's look at some of the basics all of us know, but are worth reviewing with our customers:

Review/implement snow removal contracts/system

- Ensure duties are clearly defined for your staff, and for any snow removal contractors you use
- Ensure your contract specifies how often salting/snow removal is to be performed
- Obtain a current certificate of insurance from your contractor that names your company as a Certificate Holder.
- Ensure you have a backup plan in the event your contractor doesn't show up, or their equipment breaks down? What will you do to ensure employees and visitors are protected?
- Institute a frequent inspection procedure for your staff. Determine if the contractor needs to return, or if your staff can maintain snow/ice removal areas between contractor visits.
- If you are a tenant, take time to contact the building management company to review their snow & ice removal procedure. Offer recommendations where appropriate to help protect your employees and visitors.

Consider who walks onto your property

- Children
- Elderly
- Workers in dress shoes –not foul weather gear
- Visitors, customers or patients who might be unsteady on their feet
- Alcohol consumption during holiday events can increase the potential for slip and falls.

Designate a foul weather team

- Encourage members to monitor weather reports to help prepare the workplace.

- Increase awareness by posting daily weather briefings.
- Distribute sand, salt or ice melt before employees are scheduled to arrive.
- Have backup resources if the designated team can't make it to work

Snow and ice clean up and control

- Stock up early on salt and sand or ice melt
- Purchase entry walk-off mats now, while you have the time to do the research needed
- Be sure they are not so thick as to block the swing of entry doors.
- Extend mats 8 to 12 feet into the entrance to allow for the removal of moisture from shoes. A rule of the thumb is to have the mat long enough so that each foot steps on the mat three times.
- Institute frequent floor surface monitoring by designated staff throughout the weather event. Have dry mops and wet floor signs easily available.

Risk extends during warming conditions

Considering the following:

- People are more cautious during a big storm. But as weather warms, their awareness may lessen.
- Daily thaw and nightly freeze cycles bring more slick surfaces.
- Walking surfaces once treated with salt/sand and shoveling may become slick again with melting snow and ice.
- As spring approaches, some people want to shed their winter footwear before walking conditions improve.

Accident investigations

- Review slip and fall reporting and investigation procedures with your staff. Be sure they know what to do if an employee, visitor, customer or patient has an incident.
- Ensure you have adequate walk-off mats, mops, signs and supplies handy.
- Ensure you have readily available report forms to be completed by all parties.
- Take photographs of the location of the incident, as well as the walkway leading up to the incident. This may help identify corrective measures to prevent future incidents.
- Document the type of footwear worn by the person who fell.

Common winter weather practices

- Block off parking spaces with cones if safe egress from a car is blocked.
- Consider closing side entrances if you lack the resources for frequent inspection and maintenance.
- Post an employee at entrances during peak hours to encourage wiping feet on mats. You can also post a sign to get attention.
- Inspect handrails to ensure they meet minimum strength and positioning requirements. Consider if more should be installed to aid in winter safety.
- Inspect awnings, gutters, roofs and downspouts for repair or replacement needs before winter. A dripping gutter over an entryway can lead to an ice buildup.
- Be sure walkways are clear before releasing staff from work early during storms.
- Use calcium chloride instead of rock salt. It works better at low temperatures and is less damaging to concrete and landscaping.

ClickSafety and STF prevention

Head over to www.zurichstf.com to learn more about the free online STF training Zurich customers receive from ClickSafety.

Currently there are two standard STF courses available for you, your customers and even underwriters to learn more about STF prevention.

Starting in mid-December you can take the newly developed STF prevention training program for construction. Written and developed by Zurich risk engineers, this online program is a free tool and promotes Zurich's unique approach to STF management. The non-construction version will be available in 2009.

ClickSafety has more than just STF training. Their library consists of nearly 300 hazard-specific training programs that have been discounted by 25 percent for Zurich customers, including OSHA 10 & 30 programs and even 40 titles in Spanish. ClickSafety also offers a learning management system for you customers to track and manage training for their employees.

Visit www.zurichstf.com for access to the website unique to Zurich and also to view the free training.

Contact ClickSafety at 800.971.1080 or sales@clicksafety.com for a quote (be sure to indicate that they are a Zurich customer – ClickSafety will do the rest).

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Risk Engineering



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