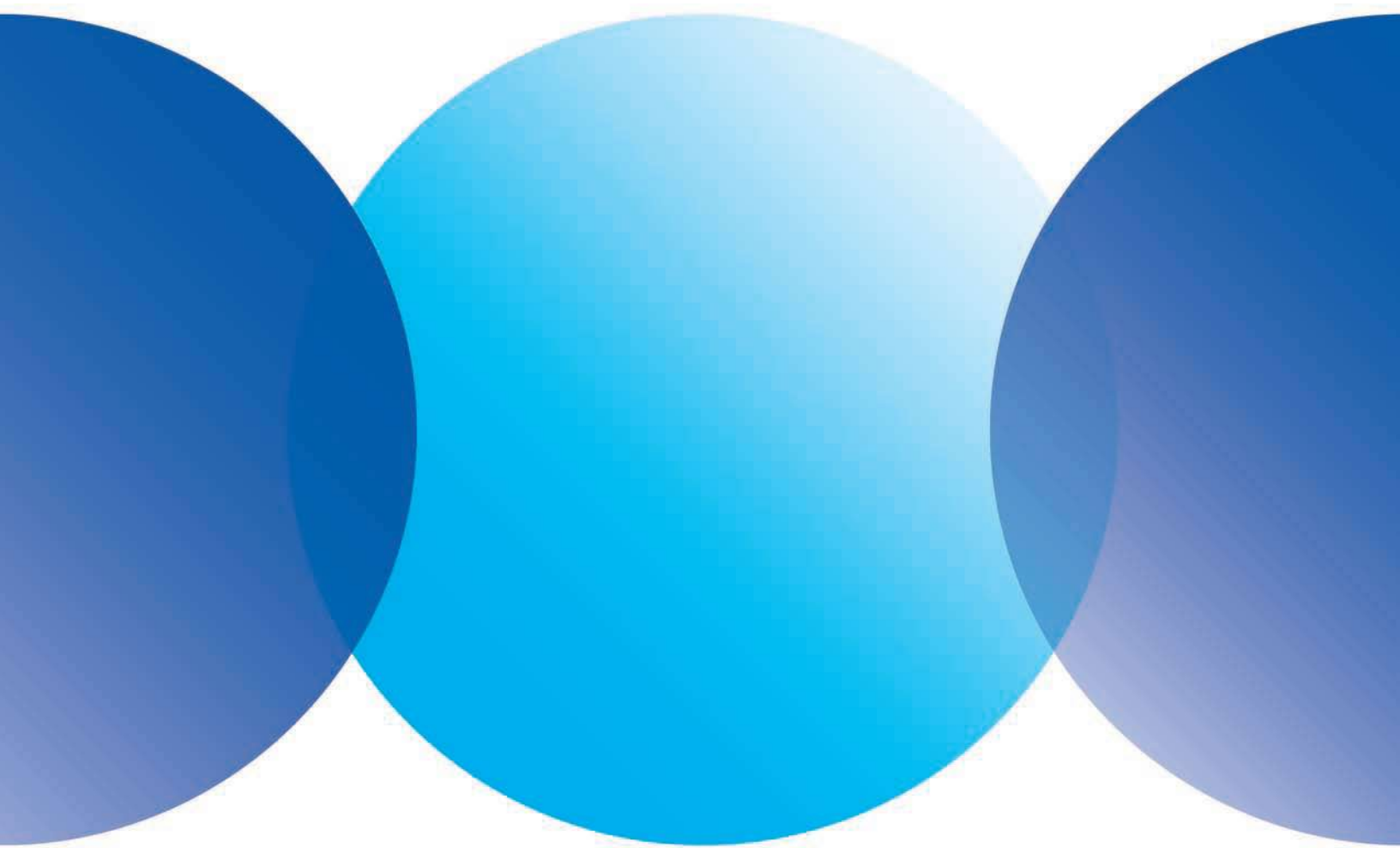


A risk management guide to slips, trips and falls



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Introduction

Gravity--what's it costing you? Each year slip, trip and fall injuries cost our customers millions in indemnity and lost time costs along with needless suffering among their employees, customers and the general public. It's time for new tactics.

Zurich is working with our customers and brokers on a full-scale effort to drastically reduce slips, trips and falls at our customers' locations. We've mobilized our resources to develop a comprehensive program that addresses the problem from all angles--pre-loss and post-loss--using innovative tools and resources.

This guide shares some tips and tools that can help you manage slips, trips and falls in your locations.

Slip, trip or fall action plan

How to respond to customer or employee slip, trip or fall:

If a slip, trip or fall occurs...

- Provide assistance
- Document the event
- Keep your records in order

Responding to the incident:

- Offer assistance
- Provide first aid
- Call for emergency medical assistance, when required
- Demonstrate understanding and concern for the fallen person
- As soon as possible, report the incident to appropriate management personnel
- Do not give assurances that medical bills will be "taken care of"

Document the incident:

- Promptly complete the incident report (see enclosed form)
- Complete the form at the incident site as quickly as possible
- Provide the signed incident form to management

Maintain an incident file:

- Keep a copy of all incident reports
- Review the incident reports to identify problem areas
- Correct identified problems
- Provide a copy to your insurance company

Slip, trip or fall action plan (continued)

Other action plan steps include:

- Regularly scheduled premises inspections
- Floor care maintenance records
- Keep copies of maintenance agreements with outside vendors

Documentation, documentation, documentation:

As outlined in the Slip, Trip or Fall Action Plan, documentation of a slip, trip or fall incident is very important. Presented on the following pages is a sample form for incident documentation. By referencing the form, an incident documentation form can be developed that is tailored to your business operations.

Suspicious claims

There may be times when a claim seems suspicious. Be courteous and render whatever aid is necessary, and obtain as much information as possible. Hold your thoughts and beliefs for discussion with the insurance company. Do not convey these beliefs to the claimant at the time of the accident.

Incident documentation

(Answer questions based on the facts)

Name of person who experienced the slip, trip or fall: _____

Address: _____

Phone number: _____

Reason in building? (Who visiting? If building tenant, name of employer)

Building address of incident: _____

Location of incident in building: _____

Incident date and time: _____

The incident

What injuries were sustained? _____

How did the incident happen? _____

Did the person fall forward or backwards? _____

Fell on which body part? _____

Was medical personnel called to the scene? Who? _____

Were there witnesses? _____

List witness(es) names and telephone numbers: _____

Individual's activity

What were you doing when the incident occurred? _____

Were you changing direction or turning a corner? _____

Were you in a hurry? _____

Were you carrying or pushing anything that blocked your view? _____

Did you have small children with you? _____

Were you talking with someone? _____

Was your attention distracted? If so, by what? _____

Incident documentation (continued)

Footwear

What type of footwear was being worn? (sandals, high heels, etc.) _____

Was footwear in good condition before the incident? _____

Was footwear in good condition after the incident? (broken straps, loose sole or heels, etc.)

What was the heel material? (rubber, leather, missing, etc.) _____

What was the sole material? _____

Do you think the footwear contributed to the incident? _____

Concerning incident scene

Type of walkway? (stairway, ramp, level floor, parking lot, etc.) _____

Type of walking surface? (ceramic, tile, wood, carpet, etc.) _____

Was there a transition in walking surface? (carpet to marble, wood to tile, etc.)

If incident on a slope or stairs, ascending or descending? _____

Was the surface in good condition? (even, unbroken, etc.) _____

Surface contaminated? (wet, oily, dirty, etc.) _____

Were there any other contributing conditions? (broken railing or step, uneven floor, etc.) _____

Were there any signs posted warning of dangerous conditions or urging caution? _____

Was weather a factor in the incident? If so, describe how. _____

Was lighting a contributing factor? Describe lighting. (artificial or natural, glare from floor, too dim, etc.) _____

Additional information

Supply any other relevant information leading up to or immediately following this incident.

Person completing form: _____ Date: _____

10 common contributing factors

Surface composition

Types of slip-resistant floors to consider include brushed concrete, sheet vinyl with abrasive material, and seamless epoxy or urethane with surface aggregate. Porous surfaces tend to be most slip resistant.

Foreign substance potential

Floor areas that are likely to be wet or spilled upon (foyers, lunch rooms, kitchens, etc.), or contain other foreign substances (grease on a garage floor, for example) are potential danger areas for slips or falls.

Surface conditions

Loose or torn carpeting, broken tiles and parking lot divots are examples of surfaces that create potential tripping hazards.

Surface changes

Changes in floor surfaces, such as carpet to tile, can create a slip or trip hazard as a person has established a "gait" on one surface and must change his or her "gait." Look for and eliminate or control these conditions.

Level changes

Ramps, sloping areas, ledges, steps (three or fewer) and similar surface irregularities can pose a slip/trip hazard. Be aware of such conditions, especially when there is no "colour contrast" to call attention to the change.

Obstructions

Extension cords, furniture, planters, floor displays and parking lot bumpers are examples of obstructions. When located near a common pathway, they have historically contributed to a number of trips and falls, some with serious consequences. Move or eliminate obstructions or highlight or call attention to them with bright paint.

Visibility

Lighting, glare, and lack of color contrast are the most common examples of visibility concerns.

Stairs

Stairs are defined as having more than three steps, up or down. The presence of handrails (consider both side and center handrails), and overall stairway condition, including height and depth of risers and treads, are factors to take into account when determining the degree of hazard.

Human factors

Consider the age of customers and associates, as well as shoe types. For example, seniors often have sight and other physical impairments, and children may tend to run and "horseplay." Are there any hazards at a child's eye level that an adult would not normally see? Consider the type of footwear most commonly worn by people walking through the area.

Unusual features

Art work, terrariums, signs, displays, brooks, bridges and similar "mood" setters are common examples of features that can cause a distraction. Of particular concern are signs and other items set up on easels.

Premises inspections

Be proactive by regularly inspecting buildings and grounds for slip, trip and fall hazards. Set up a schedule for both inside and outside premises inspections. Use and complete an inspection form to ensure documentation of those activities. (See enclosed form.)

The Occupational Safety and Health Act (OSHA) has requirements for walking surfaces and surface slip resistance. OSHA recommends that walking surfaces have a 0.5 static coefficient of friction. A research project sponsored by the Architectural and Transportation Barriers Compliance Board conducted tests with persons with disabilities and concluded that a high coefficient of friction was needed for persons with disabilities.

Slip and fall conditions to be aware of:

- Foyers or entryways without runners or floormats
- Insufficient lighting
- Water on floor surfaces
- Smooth or worn flooring
- Ramps without slip-resistant materials applied
- Aisleways partially blocked or with items stacked in the aisleway
- Insufficient trash or waste receptacles
- Sources of leaks or drips that may cause algae to grow or ice to form
- Surfaces without slip-resistant floor coatings
- Inadequate care and maintenance of floor surfaces
- Cracked or broken step surfaces, uneven treads or risers/steps that do not meet local building codes
- Transition areas, such as from carpeting to a slippery surface
- Scatter rugs (Eliminate!)
- Icy, snowy or slippery surfaces without abrasives applied
- Stairways, four steps or greater, without handrails
- Loose or broken handrails
- Floor surfaces with litter or debris
- Potholes or uneven areas in parking lots or walkways
- Protruding objects, such as sprinkler heads, posts or utility boxes
- Loose gravel or landscape debris, such as mulch
- Confusing or insufficient signs to guide pedestrians
- Handicap ramps that do not meet local or national codes

Safety hot lines

In the event of an injury or emergency situation:

Immediately report the incident to management

Name and phone of management contact: _____

If emergency care is required, call 911 or your local emergency number

Rescue/Ambulance phone: _____

Police Department phone: _____

FBI phone: _____

Fire Department phone: _____

Injuries should be treated at one of the following health care providers:

Clinic/Doctor phone: _____

address: _____

Hospital/Trauma Center phone: _____

address: _____

Other name and phone: _____

address: _____

Slip, trip or fall inspection checklist

Item	Yes	No	N/A
Outdoor walkways:			
Surfaces are level			
Surfaces are free of cracks/bulges			
Surfaces are pitched for proper drainage			
Surfaces are paved			
Surfaces are properly illuminated			
Surfaces are free of debris			
Surfaces are not slippery or snow/ice covered			
Parking lots:			
Bright lighting is provided			
Surfaces are smooth and free from potholes			
Surfaces are paved with weather-resistant materials			
Spacing for cars is properly marked off			
Wheel stops or curbing provided for each space			
Speed bumps are highlighted or brightly painted			
Handicapped zones are marked off			
Safe parking lot walkway routes are marked off			
Indoor walkways:			
Floor surfaces are level			
Floor surfaces are free of cracks/bulges/breaks/tears			
Floor surfaces are free of highly waxed areas			
Carpets are firmly fastened in place			
Areas between carpets and other surfaces are free of gaps			
Terrazzo, marble or flooring tiles are not slippery			
Entryway mats are in place during rain or snow conditions			
Floor surfaces are free of debris			

Slip, trip or fall inspection checklist (continued)

Item	Yes	No	N/A
Ramps:			
Floor surfaces are free of irregularities			
Ramp slope is limited to 1:20			
Floor surfaces are treated with non-slip materials			
Ramps are equipped with handrails			
Peripheral areas are free of projections			
Landings are provided at points of turning, entrance and exit			
Stairways:			
Steps are uniform and well maintained with no broken edges			
Handrails are provided and secure			
Doors do not open into stairways without landings			
Landings are level and well maintained			
Stairways and landings are well illuminated			
Landings and stairways are free of debris			
Emergency lighting provided with proper coverage			
Bathrooms:			
Floor surfaces are free of irregularities			
Floor surfaces are not slippery			
Floor surfaces are free of water			
Maintenance			
While floors are wet mopped, area is barricaded			
Buckets, mops, brooms, etc., are kept out of walking areas			
Other conditions requiring action			

Building inspected: _____

Signature: _____ Date: _____

Floor care maintenance

- Document floor care maintenance. Keep floor care maintenance records or, if you have a contractor maintaining floors, have them supply records for your file.
- Keep records on maintenance procedures, such as tasks performed, times and dates of those services and a listing of floor care products used. (See form enclosed.)
- Investigate new products that claim to raise the slip-resistance of hard floor surfaces. Also ask your floor care contractor to investigate products and to keep you informed.
- Consider having your floors tested periodically with a slip meter and keep a file on the documented results.
- Provide ongoing education and training to your floor care crew on proper floor care maintenance procedures.
- Make sure all employees promptly clean up spills.
- Use general safety measures, such as “Wet Floor” signs, during times of floor care maintenance.

