



PHLYRisk Management Services

SLIP, TRIP & FALL PREVENTION GUIDEBOOK

2013



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

The purpose of this Risk Management Guidebook is to provide Philadelphia Insurance Companies' (PHLY) customers with information and tools for preventing and controlling loss potential for slips, trips, and falls.

Please take time to review these materials and integrate them into your ongoing risk management efforts.

If you would like additional Risk Management assistance, please contact PHLY's Risk Management Services Department at PhlyRMS@phly.com, 800.873.4552, or by visiting us at PHLY.com/RMS.

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Risk Management Services

SLIP, TRIP & FALL PREVENTION AND CONTROL

Slips, Trips, and Falls – Causes and Solutions

Slips, trips, and falls (STFs) are commonly used as comedy material for television sitcoms, movies, and online videos. In reality, STFs can lead to injuries, permanent disability, and death. According to the National Safety Council, STFs account for 8.9 million visits to emergency rooms and 25,000 fatalities each year. OSHA lists STFs as the leading cause of workplace accidents. STFs are no laughing matter.

Prevention

For years, the National Safety Council and the Occupational and Safety Health Administration have identified STFs as one of the two leading causes of injury, both at home and in the workplace. Does that mean they are not preventable? Philadelphia Insurance Companies doesn't think so. Since walking is generally done without conscious thought, it's an activity that is often taken for granted and may not command the attention it deserves. However, many organizations have improved their STF outcomes through a modest investment of time and risk improvement effort.

Causes

While a number of risk factors can contribute to a slip, trip, or fall, these can generally be grouped together into 4 main causes:

1. Walking surface condition – is it slippery, uneven, or do surface conditions vary?

- Friction of surface, change in friction, and quality of walking surface are of most concern
- Walking surfaces with low friction, such as polished terrazzo, can contribute to a slip and fall
- Changes in surface friction can result in a slip or a trip. Walking from a smooth surface to a rough one, such as sealed-coated asphalt to rough sidewalk, can lead to a trip. Walking from a rough surface to a smooth one can lead to a slip

2. Level changes – including stairs, ramps, curbs, or other designed changes in walking surface elevation

- Level changes pose challenges to individuals with diminished physical capacity and create obstacles to individuals who are distracted, such as pedestrians who are on their mobile phone
- Non-uniform step dimensions, ramps with excessive slopes, lack of handrails, and moving walkways also cause increased risk

3. External conditions – including poor visibility, adverse weather, foreign substances, and obstructions

- Poor lighting or anything reducing visibility of walking conditions increase risk to STFs
- Rain, hail, ice, and even high winds can reduce friction, create uneven walking surfaces, or distract individuals enough to cause a STF
- Oil, water, wet leaves, mud, even powders will reduce friction and create a slip and fall hazard
- Filing cabinets, planters, construction zones, excess storage, even fallen tree branches or parking lot wheel stops create obstructions which may lead to trips, ankle turns, and falls

4. Human conditions – including people with reduced physical capabilities, type of footwear, distractions – such as mobile phone use, maneuvering around other people/pets/bicycles, etc.

- The previous three risk factors become amplified for individuals with limited physical capabilities
- The type and condition of footwear worn can be the difference in whether or not a STF incident occurs or not. While footwear of clients and guests is largely outside of an organization's control, it is something to be aware of
- A variety of conditions or actions can distract an individual enough to result in a STF



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

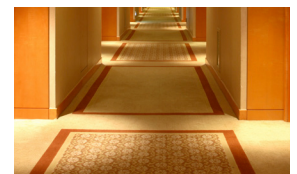
Solutions

There are a number of risk reduction measures that organizations can take to control their exposure to STFs. To help organizations better understand their options and coordinate their efforts, PHLI has grouped these measures into the following 8 solution categories:

Solution	Examples/Discussion
Increase friction or traction	<ul style="list-style-type: none"> • Implement walking surfaces with higher co-efficients of friction, such as grit-impregnated paint, slip resistant tile, slip resistant tape, or stair treads • Choose a surface with a minimum co-efficient of 0.5 when dry; ramps should be 0.8 per ADA • Choose surfaces that do not significantly lose their traction when wet • Use cleansers and finishing solutions that improve friction • Use a 2-bucket floor cleaning process to remove dirt and spills effectively
Keep surfaces clean, dry, and clear of foreign substances	<ul style="list-style-type: none"> • Install awnings or porticos at entrances • Provide walk-off mats inside entry areas – at least 10’ in length; 15’ or more for more heavily trafficked areas • Provide mats at areas where water is commonly present: kitchen sinks, water fountains, etc. • Have preventative maintenance up to date, to prevent spills or leaks occurring in the first place • Reduce or eliminate the need for liquids or foreign substances to pass near walking surfaces • Drain water away from outside walking paths: downspouts, splash guards, ground drains
Implement spill/ice/foreign substance response program	<ul style="list-style-type: none"> • Implement a written plan with clear responsibilities (including documentation) for a spill/ice/foreign substance removal program • Have resources readily available, including buckets & mops, shovels, salt, absorbent granules or absorbent socks, cleansers, cones, and mats • Maintain logs for inspection, cleaning, ice removal, etc. – documentation is critical • Clean up spills/foreign substances immediately; train multiple people to fill this role • Leaves, fallen branches, acorns, pine cones, trash, and other outdoor refuse should be identified and cleared away regularly
Keep surfaces flat, predictable, and open	<ul style="list-style-type: none"> • Repair cracks, carpet snags, or other uneven spots • Intended level changes of ½ inch or less should be beveled; changes greater than ½ inch should be transitioned by a ramp or stairway, where possible, according to applicable building code • Ensure mats, rugs, floor/ground drains, electrical cords, and other ground/floor objects do not create a tripping hazard • Remove obstructions that restrict the flow of foot traffic or pose a trip hazard, including planters, furniture, signage, and excess storage • Balance architectural creativity with safe and clear walking conditions
Install physical controls	<ul style="list-style-type: none"> • Use barricades to restrict passage through construction areas or through walking areas with significant hazards, such as uncovered holes • Install handrails for any stairs with 3 or more steps or 3’ in total height • Ensure that handrails, stairs, ramps, and other walkway features comply with local building code • Use physical guides, such as planter boxes, handrails, hedges, etc. to restrict foot traffic from unintended shortcuts
Install visual cues	<ul style="list-style-type: none"> • Paint crosswalks in parking lots • Provide signage to draw attention to hazards, such as steps, ramps, no passage, construction zones, speed bump, slippery when wet, wet floor, etc. • Use contrasting colors (paint, tape, etc.) or lighting to draw attention to changes in walking conditions – ramps, curbs, steps, surface changes, etc.
Implement self-inspection and training	<ul style="list-style-type: none"> • Use a checklist regularly to identify STF hazards that need improvement • Document and be diligent on corrective action responsibilities and completion • Train all individuals to watch out for and to report STF hazards • During annual budgeting, allocate funds to implement STF prevention ideas
Implement a response plan to STF incidents	<ul style="list-style-type: none"> • Implement a written plan with clear responsibilities and documentation requirements • Have materials readily available – cones/yellow tape, first aid, mops & buckets, accident investigation form, etc. • Train employees who are expected to respond to a STF incident

Summary

On average, 170 people in the United States seek medical treatment for a slip, trip, and fall in the time it takes to read this document. Please take the next step and implement one or more of the practical solutions provided here to help prevent a slip, trip, and fall accident. Your employees, clients, visitors, friends, and community members all benefit from your risk improvement efforts.



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?	<ul style="list-style-type: none">• 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 re-freeze 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.

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



Checklist	Snow and Ice Removal
<input checked="" type="checkbox"/>	A written plan is in place, has been reviewed, and has been updated since last winter.
<input checked="" type="checkbox"/>	Responsibilities have been assigned to monitor weather forecasts, maintain adequate supplies, coordinate with snow removal contractor (if applicable), maintain snow removal equipment, coordinate employee or volunteer workers, set out warning cones, monitor removal work, monitor refreeze or new accumulations, and document the snow/ice removal log.
<input checked="" type="checkbox"/>	Snow/ice removal contract (if applicable) has been reviewed and updated since last winter.
<input checked="" type="checkbox"/>	There is a clear understanding of the amount of snowfall or ice accumulation that triggers the contractor, or internal workers, to begin snow/ice removal action.
<input checked="" type="checkbox"/>	When using a contractor, there is understanding of how quickly they can respond, and backup measures are in place if self-removal is needed.
<input checked="" type="checkbox"/>	A review of light conditions has been conducted before dawn and after dusk to determine if there is adequate light for pedestrians and snow removal workers to see adequately at these times.
<input checked="" type="checkbox"/>	All gutters, downspouts, and drains are in good condition and properly direct water away from walkways.
<input checked="" type="checkbox"/>	General walking surfaces are in good condition before winter (pot holes, uneven sidewalks, etc.)
<input checked="" type="checkbox"/>	Other slip, trip, and fall prevention measures are in place before winter weather arrives.
<input checked="" type="checkbox"/>	The expected temperatures, side effects (potential harm to vegetation, corrosiveness), and cost have all been considered when selecting the ice-melt product(s) to use.
<input checked="" type="checkbox"/>	Slip, trip, fall incident response plan is in place and responders have been trained. (See PHL's sample "Slip, Trip, Fall Incident Report Form.")
<input checked="" type="checkbox"/>	The who, what, where, when, how, and why of snow/ice removal have been reviewed and are part of the snow/ice removal plan.

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



Steps for Responding to a Slip, Trip, and Fall Incident

1. **Respond to the scene with an accident response kit** – This should be readily available and contain
 - A first aid kit
 - Pen/pencil
 - Incident report forms
 - A tape measure
 - A disposable camera (or access to a digital camera)
 - Emergency contact list: medical providers, organization leaders to be notified, and insurance claims
2. **Secure the scene** – Prevent others from injury and provide for a safe, respectful environment for the injured party; have others assist with the remaining steps if possible and needed.
3. **Call 911 or emergency responders** – Provide first aid if capable, have someone wait outside to escort emergency services to the scene if they are called. Offer to call 911; this should be up to the injured party, if they are capable of making this decision.
4. **Do no further harm** – Don't move an injured person until emergency responders arrive, unless they may be harmed by remaining in place.
5. **Show care** – Regardless of the situation, do not assign blame or fault; show appropriate concern and treat the injured person with respect.
6. **Assist injured person** – Do not allow them to leave on their own if they need medical treatment. Even if injuries appear minor, arrange for an escort to take the injured person to an appropriate medical provider. Keep the injured person calm and comfortable. If they decline having 911 respond, offer to assist them with transportation – through contacting friends, relatives, or a taxi service. Encourage them to seek appropriate medical treatment, but do not insist that they do so.
7. **Take notes** – This should not interfere with care provided to the injured party. If there is a second responder, or if the individual does not need ongoing care and assistance, begin gathering information from witnesses, from the injured party, and from observations. Important points:
 - Be respectful of the injured person throughout the information gathering process – some of the steps may be best completed once that individual has left the scene
 - Obtain guardian information if the injured person is a minor or has cognitive disabilities
 - Use the tape measure and draw a sketch if possible
 - Take a variety of photos from various angles
 - When talking to witnesses and the injured person, avoid asking for opinions, keep to factual questions – using both open ended and objective questions, such as, “Can you tell me what happened?” or “How many steps did you take on the stairs before you slipped?”
8. **Complete the form** – Use facts and objective statements, not opinions or assumptions.
9. **Report the claim** – All incidents should be reported timely (within 24 hours if possible), which is important to reducing claims costs. Even if no apparent injury took place, submit it as a “report only” incident.

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

Slip, Trip, and Fall Incident Report Form

Contact Information			
Incident party's name		Incident party's gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Incident party's address		Incident party's phone #	
Witness # 1 name		Witness #1 phone #	
Witness # 2 name		Witness #2 phone #	
Incident Information - General			
Incident date		Incident time	
Incident location/address		Incident location at building	
How did incident occur? (Record facts, not opinions)			
Describe witness' account(s) of incident			
What injuries were sustained (if any)?			
What medical care was provided and by whom?			
What other actions were taken by building staff?			
Incident Party Information - Additional Information			
What was the party's reason for being on premises?			
What was the party doing when the incident occurred?			
What type of footwear was worn?		Condition of footwear?	
Type of material of sole and heel?		Other, personal contributing factors?	
Incident Scene Information - Additional Information			
Type of walkway? (stairs, ramp, etc.)		Type of surface? (tile, wood, carpet)	
Surface condition? (good, uneven)		Other premises contributing factors?	

Completed by: _____ Signature: _____ Date: _____

800.873.4552

IMPORTANT NOTICE - The information and suggestions presented by Philadelphia Indemnity Insurance Company in this e-brochure is for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related, or other, laws or regulations. You are encouraged to alter them to fit the specific hazards of your business and to have your legal counsel review all of your plans and company policies.

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