ALLIANZ GLOBAL CORPORATE & SPECIALTY®

MAINTAINING BALANCE: PROTECT YOUR EMPLOYEES AND CUSTOMERS FROM SLIPS, TRIPS AND FALLS

ALLIANZ RISK CONSULTING



Slip, trip and fall incidents are a leading cause of injuries that result in substantial insurance losses each year. The National Safety Council estimates that slip, trip and fall accidents resulted in about 9.2 million people being treated in emergency rooms for fall-related injuries in 2016.*

Many of these accidents involve senior citizens, who can suffer more serious injuries when they fall. This drives up the amount of claims.

The good news is that slip and fall incidents are often preventable.

The key to reducing slips, trips and falls is recognizing and correcting the risks that can result in an accident. It sounds relatively easy, but if you are in a facility every day, you may tend to disregard some obvious dangers. It is important to remember that "minor" hazards can lead to a major accident.

CREATE A PREVENTION PROGRAM

The best way to help avoid falls is to implement a prevention program. An effective slip and fall prevention plan should begin before a building is constructed, if possible, and continue through day-to-day operations. Include the following components in your program:

Effective Building Design – Every floor transition increases the potential for a trip and fall. Some flooring types are much more slip resistant that others. Focus on slip, trip and fall prevention during the design phase of a construction or renovation project.

Floor Cleaning and Maintenance – How you clean floors can have a much larger impact than the flooring material. For instance, a restaurant that uses the same mop to clean the guest seating area and the greasy kitchen floor just spreads grease rather than cleans the floors. Floor coatings are required to be slip resistant, but some



coatings have a greater coefficient of friction than others, especially if used properly. Your floor coating supplier should be able to provide you with a high level of expertise to help you choose the proper coating and application techniques.

Snow Removal and Ice Treatment – Procedures to remove ice and snow during a storm are critical to protecting both your guests and your staff. If you use a snow plow contractor, set a snow depth trigger to have the contractor respond, such as one or two inches. Have your staff monitor parking lots and walkways and take action as needed. A storm log can act as both a management tool to evaluate contractor and personnel performance and as a potential defense in the event of a slip and fall claim.

Spill Response – Many slips and falls are caused by foreign matter on walking surfaces. Once an employee is aware of a spill, they should immediately protect guests and other staff from the hazard. It's better for staff to stay at the spill and notify their manager or another employee of the need for clean-up rather than leave the scene to retrieve cleaning equipment.

Inspections – An effective inspection program should have two goals: identifying hazards that can cause an accident, and auditing the effectiveness of the program. For example, the inspector should ask: Where is the location of the nearest spill kit? Has a vendor left cases of product on the floor while they return to their truck, causing a tripping hazard? Are potholes beginning to form in the parking lot?

Accident Response – Establishing post-accident procedures is crucial to providing an effective response to a guest or employee. Provide directions for assisting the injured person and contacting emergency services, if necessary; investigating the incident; and correcting hazards that could expose others to a similar incident.

Employee Training – The best laid plans could fail if your staff has not been properly trained. Training can range from role playing scenarios (i.e., an injured guest reporting an accident) to proper documentation required to maintain a storm log. The old adage, "What gets measured is what gets done," applies here, so follow training with accountability for performance.

Program Audit – Auditing your program will help you keep it focused and effective. The results of every inspection indicate how well your program is working. If you find uncontrolled hazards, your plan might not be implemented properly. Review slip and fall incidents to see if a program component failure contributed to the incident.

CONCLUSION

A slip or trip and fall can spoil a guest's or employee's day or cause worse damage, costing your organization in both reputation and dollars. Think of effective slip, trip and fall prevention as an extension of your other customerfocused efforts. With a proactive program, you can greatly reduce the risks at your business.

* National Safety Council, "Slips, Trips and Falls."



Design: Graphic Design Centre

Copyright © April 2020 Allianz Global Corporate & Specialty SE. All rights reserved.

The material contained in this publication is designed to provide general information only. While every effort has been made to ensure that the information provided is accurate, this information is provided without any representation or guarantee or warranty of any kind about its accuracy and completeness and neither Allianz Global Corporate & Specialty SE, Allianz Risk Consulting GmbH, Allianz Risk Consulting LLC, nor any other company of Allianz Group can be held responsible for any errors or omissions. This publication has been made on the sole initiative of Allianz Global Corporate & Specialty SE. All descriptions of services remain subject to the terms and conditions of the service contract, if any. Any risk management duties as laid down in the risk service and/or consulting contracts and/or insurance contracts, if any, cannot be delegated neither by this document, no in any other type or form. Some of the information contained herein may be time sensitive. Thus, you should consult the most recent referenced material. Some of the information given in this publication may not apply to your individual circumstances. Information relating to risk services is intended as a general description of certain types of risk and services to qualified customers. Allianz Global Corporate & Specialty SE do not assume any liability of any kind whatsoever, resulting from the use, or reliance upon any information, material or procedure contained in this publication.