



Loss Control Alert

Preventing Slip and Fall Accidents

Slips and falls are, by far, the most common type of accident for many businesses. Therefore, it is wise to prevent these accidents, and their attendant costs, from occurring in the first place. One may not be able to prevent **ALL** slips and falls, but the majority can be prevented. When slip and fall accidents occur, operations stop, or at least slow down, no matter who is involved. The company's image is impacted and uninsured costs escalate.

A slip occurs when there is too little friction between the sole of a person's footwear and the walking surface. This results in a failure of grip or traction, forcing the individual off of his / her center of gravity. If balance is lost, a fall may occur.

No business is immune. Slips and falls are the leading source of claims for many operations. They can happen to anyone, anytime, anywhere. Some of the more common causes are:

- wet areas
- oil / grease spills
- spills of any kind, wet or dry
- slick, uneven, loose or improper floor surfaces
- obstacles cluttering or blocking hallways and aisles
- wet entrances - caused by rain, snow or sleet
- damaged parking areas / sidewalks
- anyplace where the floor surface changes from one finish to another

Loss Control is a daily responsibility of your management. This publication is not considered a substitute for your own loss control program. The information provided in this Alert should not be considered as all-encompassing, or suitable for all situations, conditions, or environments. Each organization is responsible for implementing their own safety/injury/illness prevention program and should consult with their legal, medical, or other advisors as to the suitability of using the information gained in this Alert.

Some tips to help prevent slip and fall accidents include:

1. Regularly inspect your facilities to identify slip and fall hazards and correct them before losses occur.
2. Evaluate slip and fall hazards in your facilities and initiate action to minimize future losses. Actions may include:
 - Increasing slip resistance of your walking surfaces through the addition of carpeting or improved floor surface treatments.
 - Adding handrails or railing.
 - Increasing illumination at all changes in floor elevation.
 - Posting warning signs of hidden hazards.
 - Improving housekeeping.
3. Implement a spill response procedure to immediately protect hazardous floor areas and clean-up spills before an injury occurs.
4. Review snow and ice removal practices.
5. Implement an incident investigation procedure:
 - To enable the company to identify high incident areas.
 - To take necessary action to prevent future incidents.
 - To document the occurrence for those not present at the incident detailing the circumstances and cause.
 - Monitor and follow up to make sure that corrective action is taken as needed.

In today's litigious climate, the smart manager learns from the costly mistakes of others, and prepares accordingly. Floor care experts contend that a well maintained floor and proper management floor care practices are key to minimizing slips and falls.

No one can prevent all slip and fall accidents, but their frequency can be reduced. Any and all efforts can go a long way toward reducing the pain and expense of these accidents.

Remember, Everest National Insurance Company offers loss control services to help you in your loss prevention efforts. If you would like more information about these services, visit our web site at www.everestnational.com.