


# A risk management guide to slips, trips and falls





The best defense against claims is making sure accidents never happen in the first place. Each year, slip, trip and fall injuries cost our customers millions in indemnity and lost time, along with needless suffering among their employees, customers and the general public.

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 developed 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 may help you manage slips, trips and falls in your locations.

# Slip, trip or fall action plan

## How to respond to a slip, trip or fall

If a slip, trip or fall occurs

- Provide assistance, protect the area
- Document and report the event
- Follow up to ensure that additional incidents are avoided

## Responding to the incident

- Secure the scene. Prevent injury to others and provide for a safe environment for the injured party
- Don't move an injured person until emergency responders arrive unless they agree and may be harmed by remaining in place.
- Provide first aid if capable and requested
- Offer to call for emergency medical assistance, if required.

If required, encourage the person to seek appropriate medical treatment, but do not insist that they do so. Suggest they do not leave on their own if they need medical treatment. Keep the injured person calm and comfortable. If they decline having emergency responders called, offer to assist them with contacting a friend, relative, or taxi service. Even if injuries appear minor, offer to escort the injured person to an appropriate medical provider.

- Demonstrate understanding and concern for the fallen person
- Immediately report the incident to appropriate management personnel
- Regardless of the situation, do not assign blame or fault
- Generally, a courtesy follow-up can prevent unnecessary escalation of the event

## Document the incident

- Promptly complete the incident report (see Incident documentation form on the following page). Use facts and objective statements, not opinions or assumptions.
- Complete the form at the incident site. Add notes as required. If needed, use a tape measure and draw a sketch. Use the back of the following "Incident documentation" form to record this.

- Take a variety of photos from various angles and provide copies with the report.
- Give the signed incident form to management. Be sure to review the report with management and discuss any details that were missing, unclear or suspicious.

## 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

## Other action plan steps

- Regularly complete scheduled and documented inspections of premises
- Retain records of floor care maintenance
- Keep copies of maintenance agreements with outside vendors. Require undated annual copies of Liability Insurance coverages from contractors and request to be listed as an Additional Named Insured on the policy.

## Document, document, document

As outlined above, documentation of a slip, trip or fall incident is important. A sample form for incident documentation is included on the following page. By referencing the sample form, you can develop a tailored incident documentation form for 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 for discussion with the insurance company. Do not convey your thoughts to the claimant at the time of the incident.



# Incident documentation

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(Answer questions based on facts)

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

Address: Street

City

Province

Postal code

Phone number:

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

Building address of incident: Street

City

Province

Postal code

Location of incident in building:

Incident date:

Time:

## The incident

What injuries were indicated?

How did the incident occur?

Did the person fall  forward or  backward?

On which body part did they fall?

Were medical personnel called to the scene?  Yes  No If Yes, who?

Were there witnesses?  Yes  No If Yes, list witness(es) first and last names and telephone numbers:

Name

Phone

Name

Phone

Name

Phone

Name

Phone

## Individual's activity

What was the individual doing when the incident occurred?

Was the individual changing direction or turning a corner?

What speed was the individual going?

Was the individual carrying or pushing anything that blocked their view?

Did the individual have other people with them?  Yes  No

Was the individual talking with someone?  Yes  No

Was the individual's attention distracted?  Yes  No If yes, by what?

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## Footwear

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

Was footwear in good condition before the incident?  Yes  No

Was footwear in good condition after the incident? (broken straps, loose soles 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?  Yes  No

## 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 surfaces? (carpet to marble, wood to tile, etc.)  Yes  No

If incident occurred on a slope or stairs, were they  ascending or  descending?

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

Was the 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?  Yes  No

Was weather a factor in the incident?  Yes  No If yes, describe how:

Was lighting a contributing factor?  Yes  No

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

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The following factors can contribute to the risk of slips, trips and falls. It is usually a combination of these factors that lead to an incident.

## 01 Surface composition

Floor surfaces require sufficient grip to prevent people from slipping. Consider installing different types of slip-resistant floors such as brushed concrete, sheet vinyl with abrasive material, and seamless epoxy or urethane with surface aggregate. Porous and roughened surfaces tend to be most slip-resistant. Implement walking surfaces with higher coefficients of friction, such as grit-impregnated paint, slip-resistant tile, or slip-resistant tape.

## 02 Foreign substance potential

Preventing floor contaminants is one of the best ways to prevent slips. Floor areas that are likely to be wet or slippery (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. Respond to contaminants quickly by having resources readily available to clean spills, including buckets and mops, shovels, salt, absorbent socks, cleansers, cones and mats.

## 03 Surface conditions

Trips most often occur because of uneven flooring or cluttered walkways with low obstacles that are not easily visible or noticed. Loose or torn carpeting, broken tiles and parking lot divots are examples of surfaces that create potential tripping hazards. Intentional level changes of 1/2 inch or less should be beveled.

## 04 Surface changes

Avoid any changes in floor surface; if not possible, highlight these changes and provide warnings or barriers. 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.

## 05 Level changes

Trips often occur because of uneven flooring. Avoid any changes in floor levels; if this is not possible, highlight these changes and provide warnings or barriers. Ramps, sloping areas, ledges, steps (three or fewer) and similar surface irregularities can pose a slip, trip or fall hazard. Be aware of such conditions, especially when there is no colour contrast to call attention to the change.

## 06 Obstructions

Extension cords, furniture, planters, floor displays and parking lot bumpers are examples of obstructions that should be avoided. 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 call attention to them with bright paint.

## 07 Visibility

Adequate light levels without glare or shadowing are required to highlight potential slip or trip hazards. Lighting, glare and lack of colour contrast are the most common examples of visibility concerns.

## 08 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. Stairs should be constructed to building code requirements.

## 09 Human factors

Consider the age of customers and workers. For example, seniors often have sight and other physical impairments, and children may tend to run and play. Consider the type of footwear most commonly worn by people walking through the area. People hurrying, carrying large objects, pushing high trolleys or talking on a mobile phone could contribute to the cause of a slip, trip or fall.

## 10 Unusual features

Artwork, terrariums, signs, displays, brooks, bridges and similar mood-setters are common examples of distracting features. Of particular concern are signs and other items set up on easels. Review potential hazards at various heights. Hazards at a child's eye level may not normally be seen by an adult.

## Premises inspections

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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 Slip, trip or fall inspection checklist on following page.)

Slip, trip and fall conditions to be aware of:

- Foyers or entryways without runners or floor mats
- 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
- Icy, snowy or slippery surfaces without abrasives applied
- Stairways of 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
- Wheelchair ramps that do not meet local or national codes

## Safety contacts

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**In the event of an injury or emergency situation:**

**Immediately report the incident to management**

Name and phone of management contact:

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

Rescue/ambulance phone:

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Police department phone:

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Community emergency phone:

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Fire department phone:

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

Clinic:

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Phone:

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Address:

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Hospital/trauma center name:

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Phone:

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Address:

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Other name:

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Phone:

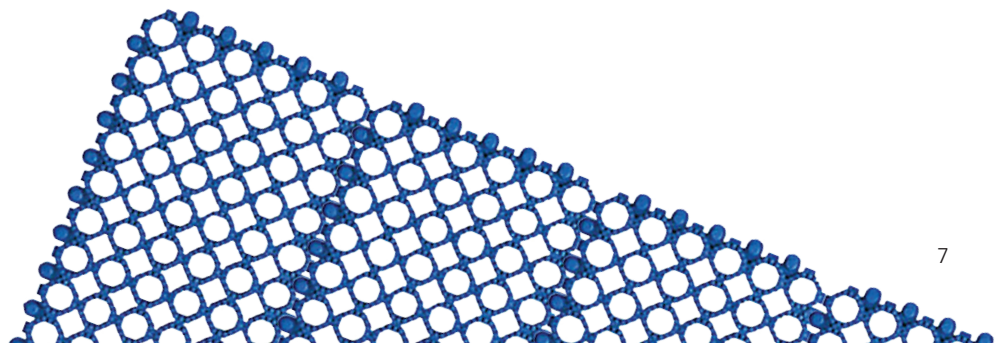
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Address:

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# Slip, trip or fall inspection checklist

Item	Yes	No	N/A
<b>Outdoor walkways</b>			
Entrances/exits regularly checked if surfaces are level			
Surfaces are free of cracks/bulges			
Surfaces are pitched for proper drainage			
Surfaces are adequately paved			
Surfaces are properly illuminated			
Surfaces are free of debris			
Surfaces are not slippery or covered in snow/ice			

Item	Yes	No	N/A
<b>Parking lots</b>			
Adequate lighting is provided			
Surfaces are smooth and free of potholes			
Surfaces are free from ice, snow or other hazardous debris			
Spacing for cars is properly marked off			
Wheel stops or curbing provided for each space			
Speed bumps are highlighted or brightly painted			
Accessible parking zones are marked off			
Safe parking lot walkway routes are marked off			

Item	Yes	No	N/A
<b>Indoor walkways</b>			
Floor surfaces are level or marked as a hazard			
Floor surfaces are free of cracks, bulges, breaks or tears			
Floor surfaces are free of slippery waxed areas or spills			
Carpets are firmly fastened in place			
Areas between mats and other surfaces are free of gaps or spills			
Wet floor signs are provided			
Entryway mats are in place during rainy or snowy conditions			
Floor surfaces are free of debris			

Item	Yes	No	N/A
<b>Ramps</b>			
Adequate lighting is provided			
Surface is even and dry			
Walking surfaces have low friction			
Ramps are equipped with good handrails			
Peripheral areas are free of projections			
Landings are provided at points of turning, entrance and exit			

Item	Yes	No	N/A
<b>Stairways</b>			
Steps are of uniform size and well maintained with no broken edges			
Handrails are 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			

Item	Yes	No	N/A
<b>Bathrooms</b>			
Floor surfaces are free of irregularities			
Floor surfaces are not slippery			
Floor surfaces are free of spills and water			
Cleaning and maintenance are adequate			
Area is barricaded while floors are wet-mopped			
Buckets, mops, brooms, etc., are kept out of walking areas			
Other conditions requiring action			

Building inspected by:

Signature:

Date:



## Floor care maintenance

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- Document floor care maintenance. Keep maintenance records or, if you have a contractor maintaining floors, have supply records provided for your file.
- Keep records on maintenance procedures, such as tasks performed, times and dates of those services, and a list of floor care products used. (See Floor care maintenance log on following page.)
- Investigate new products that claim to raise the slip resistance of hard floor surfaces. In addition, ask your floor care contractor to investigate products and to keep you informed if the flooring manufacturer recommends specific cleaning products.
- Consider having your floors tested periodically with a slip metre 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.
- Determine if there are audits to confirm that cleaning product label instructions are followed as directed.
- Provide cleaning staff with a consistent level of product usage training.







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