

A photograph of a person in winter clothing (blue jacket, dark pants, and snow boots) falling onto a snowy surface. The person is in a crouched position, with one leg bent and arms outstretched. The background is a bright, snowy landscape.

# Slips, Trips and Falls

The number and severity of slip and falls increase in the winter months. While snow falls gently, people don't. Be on the lookout for these hazardous conditions:

- Slippery surfaces due to water, ice or snow
- Snowy and ice-covered sidewalks, stairs or parking lots
- Freeze/thaw cycles
- Melted snow or ice, or grit at the entrance of buildings
- Black ice (thin, nearly invisible coating of ice on paved surfaces caused when temperatures rise above freezing during the day and drop below freezing at night)
- Obstructed sidewalks, parking lots and roadways

Control hazards by eliminating or reducing risk. The more preventative measures taken, the lower your exposure.

- Set the highest standards for year-round groundskeeping, lighting and visibility, and ensure they are met.
- Keep sewer grates clear of obstructions so that water can drain quickly.
- Monitor weather reports for advance warning of slippery conditions.
- If you hire a snow removal contractor, apply the same conditions you would to any other on-site contractor, including ensuring they have the proper qualifications and general liability insurance. Contractors should provide evidence of insurance coverage.
- Ensure steps, ramps, parking lots, walkways, entrances, and exits stay clear of mud, snow and ice.
- Use salt, sand or other proven anti-slip material to keep lots and walkways clear.
- In winter months, you can help reduce the number of icy spots by having a box of sand or salt available to spread as needed.
- Check overhead for ice hazards such as the roof.

In the event of a loss, Insurers and the Courts will review the preventative measures that were taken to reduce risk.