

INSURANCE AND SLIP/FALL RISK MITIGATION

Condo Corporations have experienced rising insurance premiums over the past couple of years. As winter is upon us, most Winnipeggers are likely complaining about the weather and slippery conditions on roads, sidewalks and parking lots. Read on if you want to reduce potential slip and fall claims which could impact insurance premiums.

In 2020, CCI Manitoba had two presentations on insurance trends and challenges, the recent webinar on Oct 22nd and an in-person Lunch-n-Learn on Jan 30th (which seems so long ago now after months of the pandemic). Recordings of these presentations are available on the CCI Manitoba website at <https://cci-manitoba.ca/members-only/podcasts>. At the January session, loss prevention tips and materials were made available by Hub International, the insurance broker, two of which are reproduced here.

As we near the end of the sustained cold winter weather, repeated freeze-thaw cycles create more treacherous conditions, which increase the risk of slip/fall injuries on your property. So make good use of the *Slips, Trips and Falls Checklist* and the *Slips, Trips and Falls* information sheet as part of your CCs loss prevention strategy. **Note that the HUB checklist and info sheet are available for download from the Members Only area of our website <https://cci-manitoba.ca/members-only>**

KATHLEEN VANDALE
CCI Manitoba Newsletter Committee
HUB International

Checklist

Slips, Trips and Falls

Building Name:		Inspector Name:	
Building Address:		Date:	
Building Occupancy:		Public Access: <input type="checkbox"/> Yes <input type="checkbox"/> No	

Category:	Hazard:	Response:	Comments:
General	Lighting Adequate?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
	Weather Hazard?	<input type="checkbox"/> Ice <input type="checkbox"/> Rain <input type="checkbox"/> Other	
		Signage: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	Time:
		Salted: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	Time:
	Sanded: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A		
	Parking Lot Snow Removed:	<input type="checkbox"/> N/A	Time:
Exterior Hazards:			
Stairways	Condition:	<input type="checkbox"/> Good <input type="checkbox"/> Adequate <input type="checkbox"/> Poor	
	Handrails:	<input type="checkbox"/> Good <input type="checkbox"/> Adequate <input type="checkbox"/> Poor	
Sidewalks	Uneven walking surfaces:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
	Transitions Painted:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
Walking Surfaces	Uneven walking surfaces:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
	Debris in area:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
Parking Lots	Speed bumps painted:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
	Condition:	<input type="checkbox"/> Good <input type="checkbox"/> Adequate <input type="checkbox"/> Poor	
	Parking curbs centered:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
	Potholes/Cracks Observed:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
	Drainage Adequate:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
	Snow Removal:	<input type="checkbox"/> Contractor <input type="checkbox"/> Employees	
	Documented:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	Time:
Interior Hazards			
Entryways	Mats at entrances:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
	Mats in good condition:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
Floor Surfaces	Uneven walking surfaces:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
	Cracks greater than 1/4":	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
	Trip Hazards (cords etc.):	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
	Floor Cleaners Used:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	Type:
	Wet Floor Signage:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
	Condition:	<input type="checkbox"/> Good <input type="checkbox"/> Adequate <input type="checkbox"/> Poor	
Stairways	Non-slip edges:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
	Handrails:	<input type="checkbox"/> Good <input type="checkbox"/> Adequate <input type="checkbox"/> Poor	

Disclaimer: This checklist cannot list all the types of risks that exist, and HUB International is not responsible for any risk not listed here.
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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.

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