SLIPS AND FALLS

I hope you are doing well this week. Winter is upon us, and unfortunately, I often see an increase in injury-related cases this time of the year. In fact, slip and fall injuries account for over 1 million hospital visits every year and are particularly common in the workplace.

In my line of work, I've found that most business owners understand that they hold some kind of responsibility to ensure safety on their property, but most don't quite know the extent of what they are liable for in case of an accident.

On that note, I'm reaching out to answer some frequently asked questions on how to best protect your business from costly liability claims that can occur from slip and falls on company property.

What are you responsible for on your property?

Regardless of whether you rent or own the building for your business, you are responsible for the safety of anyone who enters the premises, including employees, customers, vendors, and even trespassers (in some cases).

If a slip and fall injury occurs on your property, the person may file a liability claim against your business. In most cases, if you could have prevented the injury, you can be held accountable in legal proceedings.

What can you do to prevent workplace injuries and liability claims?

While you can't guarantee no accidents will happen, you can take precautions to make your property as safe as possible. Consider the following:

- **Snow Removal and De-Icing** - Regularly clear snow and ice from walkways, parking lots, and entrances. Shovel snow promptly after each snowfall and use ice melt or rock salt to melt ice patches. Focus on high-traffic areas and apply deicing materials as needed to prevent ice buildup.
- **Proper Signage** - Place visible warning signs in areas where there might be a potential slip hazard due to snow or ice. Use "Caution: Slippery Surface" signs to alert people to be careful in those areas.
- **Anti-Slip Mats and Rugs** - Lay down anti-slip mats or rugs at entryways to help people remove snow and moisture from their footwear, reducing the chances of slippery floors inside the building.
- **Monitor Indoor Flooring** - Keep interior floors dry and clean during wet weather. Use absorbent mats to capture water from wet shoes and mop up any spills promptly.

What can cover me if something does happen?

Even with all the preparation in the world, slip-and-fall incidents can still happen. If you don't have it already, you should consider general liability insurance to protect your business from claims due to slip and falls. What's more, you should tap into expert legal guidance sooner rather than later in the event a slip-and-fall event does occur.

That said, if you have questions or other needs, please don't hesitate to reach out. I'm here to help. Thomas Alexander Insurance is here for you and we hope you find our communication helpful. Today's information is creating a safe fall event.