

SLIPS/TRIPS AND FALLS

ALLIANZ RISK CONSULTING



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Dear Customer,

This educational booklet will provide you with a valuable overview of common causes of slips/trips and falls, a slip/trip and fall pre-vention plan, how to reduce the likelihood of a injury, and steps to take should an accident occur.

According to the Centers for Disease Control and Prevention, slip/trip and fall accidents are the most common injuries in retail operations and hospitality businesses.

Many of the employee and customer injuries associated with slips/trips and falls can be avoided if management and employees work together to follow loss prevention guidelines.

To learn more about Allianz Risk Management programs, contact your agent, broker or Allianz representative.

INSIDE

- Management Overview
- Recommendations for Management
- Training Tips for Managers
- Information for Employees
- Information Poster

SLIPS/TRIPS AND FALLS: MANAGEMENT OVERVIEW

Why is a slip/trip and fall management program important?

Slips, trips and falls cost businesses over \$11 billion per year. According to the National Safety Council, slips, trips and falls are one of the most common and costly workplace incidents across all industries. In fact, they account for 35 percent of incidents, 36 percent of emergency department visits and 65 percent of lost workdays. The average slip fall injury costs \$20,000 but defense costs average \$50,000 per Business & Industry Connection Magazine.

Slip/trip and fall accidents can lead to:

- Expensive claims litigation
- Employee downtime/productivity loss in order to deal with the post incident activities (filing claims, court appearances, etc.)
- Lost work time
- Increased insurance and operating costs

Slip/trip and fall accidents can be very minor (bruising) or, as in the case above, very serious. You can reduce the frequency of slip/trip and fall accidents by identifying and controlling the hazards which contribute to them. The following information can help to reduce the risk of a slip/trip and fall accident by helping you recognize the causes and knowing what to do when they occur.

COEFFICIENT OF FRICTION

Coefficient of friction (COF) is a measure of the slip resistance of a walking surface. Slip resistance is crucial to slip/fall prevention. Most sources agree that a COF of .5 is the minimum for the safety of most pedestrians under most conditions. The Americans with Disabilities Act (ADA) recommends a .6 COF for level floors and a .8 COF for ramps. The COF of a given walking surface can be measured with a Slip Meter Gauge.

It is important to note that when walking surfaces get wet from spills, rain, leaking pipes or faucets, grease from cooking operations, or when they are highly polished, the COF is reduced to as low as .05 (or 10x as slippery) depending on the surface type.

CAUSES OF SLIP/TRIP AND FALL INCIDENTS

Falls occur because of various factors; a slip, stumble, trip over an object or a sudden, quick movement throwing the body off balance.

Slips generally occur as a result of the failure of traction between a person's foot and the walking surface. Slip is the sliding action of the foot along a walking surface as a result of an inadequate coefficient of friction at the point where the foot contacts the walking surface. If loss of balance occurs, a fall results.

There are many different hazards which can contribute to a slip/trip and fall accident. A few are listed below:

- Poor housekeeping (i.e., cluttered work spaces)
- Lack of non-slip surfaces in showers/bath tubs
- Obstructed aisles or walkways
- Displays sticking out into aisleways
- Water spills/leaks
- Lack of walking surface maintenance (i.e., potholes, cracked or buckled surfaces)
- Grease spills/splashes
- Inadequate snow/ice removal
- Inadequate illumination of walking surfaces
- Unmarked changes in elevation
- Lack of handrails on stairs

Another hazard associated with maintenance which is not normally considered is over buffing of floor surfaces. Some floor finishes are not designed to be buffed. Buffing at high speeds (1200 r.p.m.'s or more) can lower the slip resistance of the walking surface, thus creating a slip/fall hazard.

RECOMMENDATIONS FOR MANAGERS

What you can do to reduce the likelihood of a slip/trip and fall accident

1. Interior controls

- Mark all changes in elevation.
- Ensure that changes in elevation are well lighted; either by overhead, stair strip or specialized lighting. Make sure handrails are present and in good condition.
- Ensure that ramps have a gradual slope, no greater than 1:12 (one foot of elevation for every 12 feet of ramp). Ramps must be well lighted and equipped with handrails (contrasting color is advised). If ramps are painted, use a slip resistant paint.
- If thick mats are used, make sure they are recessed. If not recessed, the edges should be beveled to prevent curling and a trip/fall hazard. The bottoms of the mats should be slip resistant. Mats must be replaced once they become saturated with water.

- Keep walkways and aisles clear of all obstructions. In general, people tend to not look where they are walking.
- For removal of grease from floors in restaurants, use a grease extractor.

2. Exterior controls

- Make sure parking lots have adequate lighting in all areas.
- Check parking and walking areas for potholes or other uneven surfaces regularly.
- Elevation changes must be marked and well lighted.
- Do not use parking lot wheelstops if at all possible. If present, they need to be properly maintained and of contrasting color.
- Speed bumps should be of contrasting color. There should be a three foot clear space at each end for elderly persons or small children to bypass the speed bump.
- Ensure that roof drains do not discharge across sidewalks or into parking areas.
- Drain grates located in pedestrian traffic areas should be of a contrasting color, with openings in the grate no more than 1 inch across. Grates must be maintained in good condition.

3. Slip resistant walking surface coatings (i.e., wax, paint, etc.)

- Use slip resistant coatings. Many coatings now can increase the COF to the .6 or .8 range. Paint should not be used (unless it is slip resistant) since it usually increases slipperiness.
- Don't allow standing water on the coating. The water could reliquefy the coating, thus causing it to become even more slippery.
- Provide proper maintenance for the floor surface underneath the coating.
- Non-skid strips should be adhered securely so edges do not curl. They should be placed close enough together to eliminate slip spaces between the strips and checked regularly for wear. Consider using slip resistant paint in place of nonskid strips to provide more complete coverage.

4. Administrative controls

- Whenever contracting for support services, (i.e., janitorial, snow removal, parking lot maintenance or electrical, etc.) require that your firm be listed as an "additional insured" on the support services policy for enhanced liability protection.
- Ensure that Certificates of Insurances are current and

maintained on file with appropriate policy limits for all contractors who provide services.

- Establish scheduled restroom checks with log sheets to ensure that restroom floors are kept clean and dry. Spills should be immediately cleaned up and wet floor signs used. Repair plumbing leaks immediately.
- When cleaning floors and/or applying coatings, follow the manufacturer's recommended practices for use. Do not dilute coatings since this can reduce the slip resistance of the coating.
- Consider the use of slip-resistant shoes for employees.
- Provide employee training on recognizing slip/trip and fall exposures.

WHAT TO DO IN THE EVENT OF AN ACCIDENT

1. Care of the injured person

- Make the injured person as comfortable as possible.
- Arrange for prompt first aid and/or medical care. (Note: If a customer is the injured person, do not suggest that you or your insurance company will pay all doctor or hospital bills.)
- Ask the injured person how the accident happened.

2. Document the accident as soon as possible

- Go immediately to the scene of the accident.
- Be courteous.
- Be businesslike.
- Inspect the scene carefully.
- Note all conditions that may have contributed to the accident. Also, note if a surveillance camera may have recorded the accident.
- Get all of the essential details. Be sure to:
 - Tactfully, ask for the names, addresses, and telephone numbers of all witnesses. Note, if possible, whether they are friends or relatives of the injured party.
 - Secure names and addresses of all employees present and have them fill out an accident report at once.
 - If no employees witnessed the accident, have two or more of them inspect the scene and then fill out an accident report.
 - If a customer was involved, obtain their name, address and phone number.
- Report only true facts, don't guess or speculate.

3. Eliminate the cause of the slip/trip and fall accident

- Once the cause of the slip/trip and fall accident is known, take steps to eliminate the hazard and/or reduce the likelihood of a slip/trip and fall accident happening again. This could mean removing the hazard (i.e., cleaning up the grease) or providing additional protection (i.e., providing floor mats at entrances).

4. Promptly notify your insurance carrier.

5. Provide information about the accident only to emergency medical staff and to your insurance carrier

- Instruct employees to refer all inquiries concerning the accident to your management.
- Designate a management representative to receive all inquiries or requests for information. Keep a record of these requests and refer them directly to your insurance carrier.
- Do not admit fault or accept responsibility for the accident, alleged injury or related costs (refer all such issues to your insurance carrier).

6. Show appropriate concern for the welfare of your customers/employees

- Call the injured customer/employee to inquire about their health, express your concern and empathy for their situation.

TRAINING TIPS FOR MANAGERS

To effectively prepare employees to do an effective job in managing slip/trip and fall exposures, they and their supervisors need to be made aware of their roles and responsibilities.

We suggest that a short training session be held to cover the main points of the information presented in this booklet. To assist you in this process we've developed an employee handout (pages 6-7 of this booklet) which can be copied and given to staff to reinforce your training. We've also produced a placard to post in a place (break room, etc.) where employees will be reminded of the key points (The last page of this document).

Safety training need not be a lengthy or complicated process. Most employees will find a short (10-12 minute) presentation and discussion interesting and worthwhile.

During the session, the trainer should focus on:

- Communicating the seriousness of the slip/trip and fall issues

- Communicating how employees need to be involved in the process
- Soliciting questions and comments from staff
- Motivating employees to take an active role in the process.

Remind employees of the need to be aware of the controls set forth in the slip/trip and fall program since an accident can occur at any time.

Educational Objectives

At the end of training employees will:

1. Be able to identify slip/trip and fall hazards.
2. Know what to do in the event they discover a slip/fall hazard.
3. Know what to do if they experience or witness a slip/fall accident.
4. Convey the need to be prepared and calm when dealing with customers after an accident has occurred.



INFORMATION FOR EMPLOYEES ON:

Slip/trip and fall prevention

Slips/trips and falls are a leading cause of employee and customer injuries. The National Safety Council indicates that slip/trip and fall accidents account for as much as 60% of all employee injuries and as much as 80% of customer injuries. Many of the hazards which result in a slip/trip and fall accident are items that are easily corrected. Unfortunately, many times these hazards are either ignored or considered too minor to deal with at the time they are noticed. It is only when there has been an accident that someone decides to correct the hazard. The following information can help you to:

- Recognize slip/trip and fall hazards
- Prevent slips/trips and falls
- Know what to do when slips/trips and falls happen

Why do slips/trips and falls happen?

Listed below are a few of the hazards which can lead to a slip/trip and fall accident:

- Poor housekeeping (i.e., cluttered workspaces, etc.)
- Lack of non-slip surfaces in showers/bath tubs
- Obstructed aisles or walkways
- Displays sticking out into aiseways
- Water spills/leaks
- Lack of walking surface maintenance (i.e., potholes, cracked or buckled surfaces, etc.)
- Grease spills/splashes
- Inadequate snow/ice removal
- Inadequate illumination of walking surfaces
- Unmarked changes in elevation
- Lack of handrails on stairs

The key to reducing slip/trip and fall accidents is recognizing and correcting the hazards which can result in a slip/trip and fall accident. It sounds relatively easy, but if you are in a facility every day, you may tend to overlook or disregard some of the so called minor hazards (i.e., water on the floor in the bathroom). The thing to remember is that these "minor" hazards can lead to a major accident!

What you can do to reduce the likelihood of a slip/trip and fall accident

1. Keep your eyes open

When walking through the facility take a look around. Are bathroom floors dry and clean? Are aisles free of obstructions? Are the parking lots in good condition with adequate lighting provided?

2. Report any slip/trip and fall hazard to management immediately

If you discover a slip/trip and fall hazard, report it to management immediately so that it can be corrected. Better yet, take the initiative to correct the hazard yourself if it is something you can do immediately (cleaning up a water spill).

3. Practice safety

Don't obstruct your own view of the walking surface when carrying items.

Don't be the cause of a slip/fall accident (i.e., if you spill something, clean it up immediately!).

What to do in the event of an accident

1. Care of the injured person

- Make the injured person as comfortable as possible.
- Arrange for prompt first aid and/or medical care. (Note: If a customer is the injured person, do not suggest that you or your insurance company will pay all doctor or hospital bills.)
- Ask the injured person how the accident happened.

2. Document the accident, as soon as possible

- Go immediately to the scene of the accident.
- Be courteous.
- Be businesslike.
- Inspect the scene carefully.
- Note and photograph all conditions that may have contributed to the accident. Also, note if a surveillance camera may have recorded the accident.
- Get all of the essential details. Be sure to:
 - Tactfully, ask for the names, addresses, and telephone numbers of all witnesses. Note, if possible, whether they are friends or relatives of the injured party.

- Secure names and addresses of all employees present and have them fill out an accident report at once.
- If no employees witnessed the accident, have two or more of them inspect the scene and then fill out an accident report.
- If a customer was involved, obtain their name, address and phone number.

• Report only true facts, don't guess or speculate.

3. Eliminate the cause of the slip/trip and fall accident

- Once the cause of the slip/trip and fall accident is known, take steps to eliminate the hazard and/or reduce the likelihood of a slip/trip and fall accident happening again. This could mean removing the hazard (i.e., cleaning up the poor housekeeping) or providing additional protection (i.e., providing floor mats at entrances).

4. Provide information about the accident only to emergency medical staff and to your insurance carrier

- Refer all inquiries concerning the accident to your management.

- Do not admit fault or accept responsibility for the accident, alleged injury or related costs (refer all such issues to management).

ADDITIONAL SLIP/TRIP AND FALL RESOURCES:

A variety of resources are available to assist you in your slip, trip and fall management endeavors. Some include:

Slips, Trips and Falls: Safety Engineering Guidelines for the Prevention of Slip, Trip and Fall Occurrences, William English, Hanrow Press Inc., P.O. Box 847, Del Mar, CA 92014

National Safety Council - <https://www.nsc.org/work-safety/safety-topics/slips-trips-falls>

The Slip and Fall Handbook, Stephen I. Rosen, Hanrow Press, 2003

For additional information please contact your insurance agent, broker or your Allianz Risk Consulting Representative.

CAUTION!



Don't Slip Up!

- Clean up spills immediately! Don't leave the spill unattended. Get someone to "guard" the spill, while you take action.
- Report any slip/trip and fall accident or hazard to management immediately!
- Determine the cause of the slip/trip and fall and correct the hazard to prevent a similar injury from happening again.
- Secure names and phone numbers of all witnesses.
- Provide information about the accident only to emergency medical staff and to your insurance carrier.

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