

ALLIANZ COMMERCIAL

Snow and ice removal safeguards

Risk bulletin

Introduction

Snow and ice removal may seem like a mundane task, especially knowing that it will eventually melt. Business owners, however, must manage snow and ice removal to help reduce the exposure to slip and fall accidents by customers and employees. This bulletin provides tips and reminders for evaluating and managing the exposures created by harsh winter weather.

Establish snow clearing responsibilities

- Make pre-season arrangements with a qualified snow removal contractor. Define specific responsibilities you expect of the contractor, including locations, conditions and frequency of removal
- If you use employees for snow removal and ice control, establish the same procedures you would for a contractor
- If contractors are used, signed contract should include risk transfer and hold harmless language favorable to the property owner. Assure that the contractor is licensed, employs qualified workers and utilizes appropriate equipment
- If you require tenants to be responsible, detail snow removal responsibilities in the lease agreement
- Keep in mind that the property owner is ultimately responsible for the safe and timely removal of snow and ice.

Establish inspection and clearing requirements

- Keep a log of all inspections, names of those conducting the inspection, and what action was taken (applying ice-melt and sand). Maintain logs for at least three years
- Don't limit snow removal to a specific level of accumulation. Insist that any snow and ice be removed from walkways, parking areas, entrances and stairs
- Even if removal takes place in the morning, assess conditions during the day, and apply remedies as needed. If the weather is expected to turn cold at night, apply ice-melt before re-freezing occurs.

Develop a removal plan

- Move snow to a low point where drainage can carry the melt away from pedestrian and vehicle traffic
- Prior to the onset of the snow season, arrange to clean and clear all drains of obstructions
- Piling snow near the entrances to parking lots or at other intersections may obstruct a driver's vision and make vehicle accidents more likely
- Don't bury fire hydrants. Keep them clear for easy access. Affix flags or install stanchion posts to make hydrants more visible
- Protect landscape plantings. Be aware that piling snow on plants can cause damage (broken branches or split trunks).

Inside the buildings

- Use walk-off mats to allow people to clean their feet before entering the building
- Arrange to keep the mats clean and surrounding floor dry
- Document inside inspections and enter appropriate comments in your logs.

Dealing with slip and fall incidents

- Make the injured person as comfortable as possible
- Arrange for prompt medical care as needed
- Begin an investigation into the incident immediately. Get a clear description of how the accident occurred
- Obtain names and statements from the injured party and any witnesses
- Inspect the scene carefully and record your observations
- Take pictures, protect any evidence and save surveillance tapes, if available
- Don't admit fault or accept responsibility for the accident, injury, or medical costs
- Show compassion and sincere interest in the person's well-being. Maintain a professional, caring composure
- Report the incident to Allianz immediately through one of the loss reporting options
 - Go to website: commercial.allianz.com/claims/report-a-claim
 - Select your method of choice for reporting (Have your policy number available).



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