

Slips, Trips & Falls



Falls are the leading cause of injury in Canada, according to a 2011 report from Statistics Canada, with over 42,000 workers suffering injuries due to slips, trips and falls every year.¹ Ranking high on the list of preventable injuries, falls account for \$6.7 billion in direct costs of injury for Canadians. In the past decade, the insurance industry has experienced a drastic rise in the frequency of slip and fall claims in Ontario.²

In the past decade, the insurance industry has experienced a drastic rise in the frequency of slip and fall claims against property owners, occupiers and snow maintenance contractors in Ontario. With the increase in the number of slip and fall related lawsuits in Ontario, there have been more large awards from the courts for personal injury, lost employment income and other resulting expenses incurred due to a slip and fall related injury.

Given the rise in slip and fall claims and consequences, property owners and occupiers of rented or leased property in Ontario are well-advised to maintain an effective snow maintenance program that helps to minimize the potential for a slip and fall occurrence on their property. This document aims to define the elements that should be included in a winter maintenance program to help property owners and occupiers minimize slip and fall hazards. An effective winter maintenance program may help to protect you in the event that a slip and fall incident occurs on your property and brings a claim against you or your business.

An effective **winter maintenance program** may help establish a **defence** in the event that a slip and fall incident does occur.





Slip and fall hazards can take different forms on any property, and these potential obstacles won't be on your customers' radar. As an occupier, you have to be mindful of inherent hazards that could lead to slips and falls. The only way to reduce the danger is to be aware of the conditions of your property, and manage them appropriately.

🕒 The following tips can safeguard against slip and fall hazards on your property:

- The parking lot should be inspected at regular intervals for potholes, uneven surfaces, and other debris. Areas of concern should be clearly marked and repaired as soon as possible. Debris that could cause slips and falls should be removed at the time of discovery.
- The walkways throughout the property should be regularly inspected. Uneven surfaces and tripping hazards should be clearly marked and repaired as soon as possible.
- Stairways should be regularly inspected to ensure that walking surfaces and handrails remain in good condition.

🕒 The following suggestions apply to snow and ice removal when completed by a third party contractor:

- Ensure there is a written contract or service agreement that clearly defines the work to be done and the roles and responsibilities of each party. Obtain a certificate of insurance from the contractor, and have your Broker review the coverages and other details to make sure their liability insurance is in order.
- The contractor's obligation to apply snow and ice melting material (such as salt) should be clearly defined in the contract. The contract should also outline the conditions under which such material is to be applied, and areas to be treated. A lawyer can review the contract to make sure it includes everything it needs to have.

🕒 The following suggestions apply to snow and ice removal completed by an employee:

- Clearly define the tasks to be performed by employees. This includes training employees in areas of the property to be maintained, how often those areas are to be serviced and what equipment and materials are required to service those areas. The maintenance of entrances, stairways and exits should be completed before the arrival of other staff and visitors.
- The most important message for employees? Document, document, document! Maintain a log with all entries on what has been completed, at what time and by whom. Note the climate conditions at the time of snow and ice removal. It's important to use a log book to record all of these activities.
- In the event that a slip and fall incident is reported, an Accident Report form should be available on site and completed by the claimant and any available witnesses. The report should include the individual's contact information, date of completion and the signature of a manager or employee who will act as a witness. It's important to document the incident, including 'what', 'where', and 'when' with all appropriate details. It's also important to collect dated photos of the conditions at the scene of the accident, as well as the footwear the person was wearing on that day.



● The following suggestions apply to the inside of the property — floors, hallways, and interior stairways:

- Snow leads to water puddles and wet and slippery floors. All employees should keep an eye on the condition of the floors, including floor covering like carpeting, to help reduce the risk of slips and falls. It's important that any wet floors are dealt with immediately.
- Emergency exits and exterior stairways should be snow and obstruction free at all times. This includes pathways that lead to established gathering points in case of an emergency evacuation.
- All floor mats should be replaced at regular intervals and inspected on a daily basis. A log book should be maintained if this is done by employees. If mats are replaced by a third party contractor, a copy of the maintenance contract, certificate of liability insurance and purchase orders or invoicing should be kept on file.

It's important to establish and implement an inspection and monitoring procedure to manage slip and fall hazards on your premises. A daily routine (or even more frequent monitoring, if weather dictates), may help you reduce the risk of a slip and fall.



Northbridge Insurance has attached a sample **Snow and Ice Removal Log** as well a **Slip and Fall Incident Report** form for your reference.

About Us

Northbridge Insurance is a leading Canadian commercial insurer. Working with our broker partners, we focus on understanding the needs of our customers and on creating solutions that make a difference to their success.



For more information on making your business safer, contact Risk Services Department at **1.855.620.6262**.

Risk Insights Slip and Fall Incident Report



Property / Premises Owner: _____

Incident Specifics

Date of incident: _____

Date reported: _____

Time of incident: _____

Time reported: _____

Location (inside / outside): _____

Reported by (Name): _____

Position: _____

Phone Number(s): _____

Incident and Injury Details

Injured person's physical description: _____

Phone number: _____

Description of Injury: _____

Incident Description: _____

Additional Details

Type of footwear worn: _____

Weather conditions at the time of incident: _____

Witnesses

Name: _____

Address: _____

Phone: _____

Name: _____

Address: _____

Phone: _____

Was the incident captured on video surveillance?

Yes

No

Injured Person's departure from the scene:

Unassisted

Public Transit

Ambulance

Other: _____

Attachments

Attach any videos or photographs of the incident.

Name of photographer: _____

Date photographs taken: _____

Phone number(s): _____

Signature of Incident Reporter: _____

Risk Insights Snow Removal Log



Job Details:

Client: _____
 Operator: _____
 Date: _____

Forecast:

Day-time High: _____
 Day-time Low: _____

Clear Drifting Snow
 Light Snow Heavy Snow
 Freezing Snow

TIME		CURRENT WEATHER									REMOVAL ACTIVITY				
Start time	Finish time	TEMPERATURE			PRECIPITATION						DE-ICING QUANTITY			USED	
		Air	Pavement	Trend	Snow accumulation	Clear	Drifting Snow	Light Snow	Heavy Snow	Freezing Rain	Salt	Salt Alternative	Salt / Sand	Plow	Shovel
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