



SLIPS, TRIPS AND FALLS

Falls account for more than 424,000 deaths annually worldwide, according to the World Health Organization, ranking only behind deaths from auto accidents. The U.S. Bureau of Labor Statistics records that fatal falls, slips or trips took the lives of 699 workers in 2013. Falls are a major driver of loss in the U.S., and National Floor Safety Institute reports them as the leading cause of workers compensation claims. Factors that contribute to slips, trips and falls include wet floors, spills inside and outside premises, obstructions, holes, uneven floors or concrete, curbs, and snow and ice.

While the injuries that can result from slips, trips and falls can vary from a small bruise to death, decreasing their incidence often comes down to understanding and deploying basic risk reduction strategies. These risk reduction strategies rely on:

1. Management leadership
2. Employee education and training
3. Hazard surveillance
4. Floor surface selection, slipperiness assessment and matting
5. Housekeeping and maintenance
6. Injury surveillance and incidents

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Slips, Trips and Falls Risk Management

C&F RISK ENGINEERS UNDERSTAND YOUR BUSINESS

Since 1822, Crum & Forster has successfully anticipated what's next. Our insurance policy is our promise to help you - the policyholder - in the event of a loss. It gives you a future benefit that you can count on. But C&F offers something more. Our Risk Engineers can help your operation right now.

Before you ever encounter a claim, our Risk Engineers can meet you and identify actual and potential loss sources. We'll conduct a thorough study of your company that includes exposures, hazards and accident trends. Together we'll review your current loss prevention efforts, physical location, loss information and other business records to pinpoint fundamental loss causes. Then we'll create an action plan with practical recommendations to strengthen existing safety programs. We can maintain an ongoing review of it to evaluate progress and effectiveness. We can even conduct a legal exposure review of your company's agreements. Everything we do is aimed at putting into place an effective loss control strategy that works consistently over time to lower your operation's risk of loss.

Our highly specialized Risk Engineers are strategically located throughout the country and have the experience, training and professionalism to provide risk management solutions to meet your business needs and contribute to your success. They have on average more than 20 years industry experience, many with roles dedicated to safety and training. And we invest not only in our insureds, but in the industry. We are members of and participate in many state associations and regularly present at industry conventions and events. These connections and experience are invaluable, and are key in assisting you in developing and deploying a modern, up-to-date safety and training program.

Our solutions are both innovative and established. Whether it's Accident Event Recorders (AERs) to help identify vehicle accident causes and tailor safety training, digital tracking systems, or online video training to assure OSHA compliance, we bring you the latest technology. Matched with the experience of our Risk Engineers, your operation benefits from the engineering awareness built over a lifetime and cutting edge safety science.

Management leadership

Management must communicate that all employees are expected to follow slip, trip and fall prevention best practices.

Employee education and training

Educate and train employees on ways to identify slip, trip and fall hazards in the workplace and report and correct them. These hazards can be identified in daily observations and scheduled weekly, bi-weekly or monthly observations that include a more detailed, searching inspection run off a check list. Hazards can develop between inspections so education and training of employees should include the concept of looking for developing hazards. Take and document all corrective action.

Hazard surveillance

Hazard surveillance is key to reducing slip, trip and fall incidents. What hazards contribute to slips, trips and falls? Conditions like potholes, uneven concrete, and poorly built curbs all can cause a person to trip. Slips are generally caused by wet floors, snow and ice accumulation, and spills.

Floor surface selection, slipperiness assessment and matting:

Many factors can be considered in selecting flooring. What is the facility type? What particular risks are to be avoided - for example, does the facility require floors with low rolling resistance, as hospitals and acute care facilities often do? Is value placed on low maintenance cost? Is ease of replacement important? A worn floor is more slippery than a new floor, and the transitions from "non-slippery" to "slippery" floors enhance the likelihood of slips and falls. Bear in mind that dry surfaces should be slip-resistant (0.5 SCOF - Static Coefficient of Friction or higher).

Matting is an important feature of areas prone to accumulation of debris or liquid, such as areas near dishwashers and soda dispensing machines. Provide adequate, slip resistant, beveled-edge matting to areas to absorb moisture that does not create any slip or trip hazards.



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Housekeeping and maintenance

Maintenance is not only replacement of defective areas of floor and routine cleaning. It also includes proper layout and equipment configuration. The maintenance of indoor flooring and outside surfaces are equally important.

Indoors, provide safe clearances – approximately 36 inches – between aisles. Keep aisles and walkways free of obstructions. Stairs should be kept clean, free of objects, well lit, equipped with a non-slip surface, and provided with adequate hand rails as required by OSHA or local codes. Indoor flooring, especially the areas near fryers, dishwashers, ice and drink machines, entrances, cafeterias and equipment rooms, can require frequent attention.

When mopping, set out warning signs or pylons every 3 feet before mopping begins. If possible, barricade the area until mopping is complete and the area is dry. Use clean water, an appropriate cleaning agent, and a mop bucket. After wet mopping, always dry mop to remove excess water. Mop one section at a time.

Outdoors, clean any oil or gas spills around the pumps or oil ports as soon as possible. Repair holes or uneven surfaces. Make elevation changes more identifiable with paint of contrasting color or signage. Remove ice and snow in a reasonable fashion and spread ice melt as needed on walkways. Provide adequate lighting for all walk areas.

Injury surveillance and incidents:

What should be done if a customer, supplier or contractor slips, trips or falls at your location? First, call 911 if an injury is life threatening or if it is requested by a customer. Do not admit liability. Do not discuss the incident with anyone except an investigating officer, authorized company representative or representative of Fairmont Specialty. Do not furnish any information about an insurance policy, except for the name of the insurance company. Obtain the names and addresses of witnesses. If the customer has any questions regarding the incident, advise the customer he will be contacted within a few business days of the time the incident report is received by your insurance carrier.

The owner, manager or employee in charge should do the following to ensure all information related to the claimed customer incident is obtained: First, obtain all facts related to incident. Be objective and omit personal opinions. Document all investigation results. This report is company property and should not be given to the customer. Secure video footage if available. Make a copy of the video (include, date, time and address). Take photos of the incident area.

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