

Risk Control Services Bulletin

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Reducing winter hazards

Even in fair weather, slips and falls can cause serious injuries to visitors to properties. But in winter, snow-covered parking lots, icy sidewalks and slippery floors dramatically increase the chance of slip and fall incidents.

We all strive to reduce the likelihood of slip and falls that can sometimes lead to claims. With winter upon us, a little extra care and prompt attention to outside and inside slippery surfaces, can easily and quickly prevent slips and falls. Here are a few tips for making your premises safer this winter by managing any slippery conditions and working closely with your tenants and snow removal contractors.

Know the hazards and risks associated with winter weather

- Slips and falls on slippery walkways/surfaces due to water, ice or snow including melted snow, ice, or grit at the entrances of buildings
- Roof collapse or property damage under weight of snow or falling trees
- Injuries while shoveling snow
- Falls from heights i.e. cleaning the gutters or roof
- Freezing of water run-off from roof down spouts or gutters
- Melting snow or storm surges causing flooding

Most local ordinances (by-laws) allow up to 24 hours for removing snow/ice from the sidewalks and in front of your premises. In order to help mitigate liability risks for snow and ice falls or for courtesies to customers and visitors to your premises, business, and owners/managers should have a written snow and ice removal plan.

Develop a snow and ice removal plan

- A Mission Statement, such as:
 - “Ensure that all property roads remain passable for emergency vehicles throughout the snow removal period; allow traffic flow, both pedestrian and vehicular, to and from the site, etc.”
 - “Ensure that stairs, roadways, parking lots, sidewalks, and entryways are kept free of snow, slush, and ice which may cause hazardous footing.”
- Remove any sudden, snowy conditions promptly
- Outline the responsible persons for coordination, contractor selection guidelines, frequency/procedures for snow removal, and synchronizing snow removal efforts of contractors with those of in-house personnel to assure that all areas are treated properly
- Make a map of the property outlining the priority routes for snow plowing/clearing
- Snow removal should focus on walkways, parking, entrances and other high pedestrian traffic areas. Care must be taken to ensure good walking conditions by proper salting and to mitigate slippery conditions from refreezing of snow
- Provide details of where the snow should be stored/piled:
 - away from the main entry and walkways
 - away from hydrants, fire department connections, and outside sprinkler control valves
 - where it will not drain back onto the parking lot, street or sidewalk
 - in designated parking spaces set aside for that purpose
- Routes should be regularly inspected to insure satisfactory completion of snow and ice removal activities
- On days following the storm, the pushing back of snow piles and widening of sidewalks to create additional snow storage should be performed
- Posting of warnings in high hazard areas. Remove or provide warnings of “hidden” hazards that could be inadvertently struck by cars or pedestrians if covered by snow (fire hydrants, curbs, grates, and debris in walkways)
- Monitor weather information and recording of pertinent data on a snow removal log. The log should include details such as estimated snow accumulation, ice build-up, temperature, and actions taken (e.g. date and time contractor called, plow used, salt applied, inspection notes, and any unusual conditions).
- Remember, fluctuating temperatures can lead to refreezing and hazardous conditions
- Training and safety information
 - Snow response team and support personnel notification lists
 - Equipment, parts, and supplies inventory and vendor lists
- Consider engineering controls like heated walking surfaces when practical
- Relocate drains/downspouts if they discharge water onto walking surfaces
- Excessive salt and sand used during treatment can be tracked indoors resulting in possible damage to carpets/floor surfaces and can even cause a potential slip and fall hazard
- Consider the type of treatment for conditions at hand. Calcium chloride is more effective than rock salt in extreme cold. It is also less damaging to plants and soil
- Snow removal may be necessary at early hours before the opening of business and several times during the day and night
- Include procedures for handling incidents and claims
- Manage the discharge of melt water to comply with local water quality regulations and protect surface and groundwater resources
- Routinely check roofs to determine where potential snow slides may require closing and/or restricting of sidewalks
- Monitor roof drains for potential ice build up
- Ensure storm drains are functioning properly and are clear and unobstructed
- Maintain and keep snow removal equipment in good mechanical condition
- Confirm adequate supply of materials and parts after each storm
- Install sand barrels on identified roadways, parking lots, and walkways
- Update maps and listings of priorities, equipment routes, assignments, and zones of responsibility

Entrances and exits

- Remove ice and snow completely before employees arrive for work and/or property is open to the public – continue removal throughout the day if needed
- Walkways, stairways, and ramps should be completely cleared of ice and snow. Apply deicers and/or abrasives to accelerate melting of ice and give traction
- Mop all entrances and exits regularly to prevent water accumulation
- Make sure that handrails on stairways and walkways are secure and there should be good lighting on all sloped surfaces
- Pay particular attention to north-facing sides of buildings which receive less sunlight and tend to stay frozen longer
- Address problems with roof drainage from buildings if they cause ice problems around walkways, stairs or ramps
- Encourage employees to report any areas that need ice/snow removal, deicing, sanding, mopping, etc.
- Remind them that they are each responsible for safety – don't rely on someone else to report the hazard

Inside wet floors

- Place “wet floor” signs prominently at entrances – pylons are preferred over ‘tent’-style signs
- Use door mats or rubber runners at entrances and exits to help keep water, snow, and ice off the floor
- Mats or runners should extend at least 6-8 steps or 3 metres (10 feet) indoors
- Promptly mop up puddles where melting snow has saturated the mats or runners
- Clean up interior wet floors and spills immediately
- Use “slippery floor” warning pylons when surfaces are wet or obstructed
- Maintain a written activity log (sweep log) of all floor cleaning activities on site
- Test floors for slip resistance (wet and dry) and consider treatments to improve floors with unacceptable results

Working with tenants

- Ensure tenants comply with appropriate precautions (as above) for all areas within their occupancy, including any exterior areas for which they are responsible
- Ask all tenants to report all dangerous conditions to site management staff as they become aware of them
- Confirm discussions with tenants in writing

Working with snow removal contractors

- Prior to winter weather, have the contractor inspect your property and areas to be plowed and note existing conditions with the property manager, in writing, for each building. Note locations of curbs, ramps, fire hydrants, irrigation heads, property lines, culverts, drains, and sewers
- Ensure the contractor is aware and adheres to the frequency and timing for snow removal and any desired trigger point, i.e. when accumulation reaches a mutually agreed point (typically when 5 cm (2-inches) of wet snow, 7.5 cm (3 inches) of fluffy snow has fallen/is forecasted or sleet/iced-over conditions exist)
- Ensure the contract includes snow removal from all parking lots, driveways, walkways, ramps, steps/stairs, and roads that are fire routes. In addition, provide a minimum 1 m (3 ft) clearance around fire hydrants and any Siamese connections
- The maintenance area should be clearly defined, such as outlined via a map/drawing
- Ensure the contractor avoids piling snow at entrances and exits to your premises where it could obstruct the view of oncoming traffic
- Ensure that the snow is not stacked over ends of culverts, drainage structures or prohibiting the flow of water to storm water systems
- Key measure is to ensure the contractor maintains an activity log to record all information and activities when on site and in respect to the work. Records should include all relevant information such as:
 - date completed
 - time on site
 - individuals on site
 - areas treated
 - materials used
 - prevalent and prevailing weather conditions
- Ensure contractor promptly notifies you of any incidents of which they become aware
- Confirm discussions with contractor in writing
- Have a written agreement in addition to the scope of work which includes insurance requirements, indemnity, and hold harmless provisions. Require that the contractor carry Commercial General Liability insurance and request that the property owner/property manager are included as additional insured and provide evidence by way of a certificate of insurance, which specifically references the activities to be performed. In addition, evidence of Automobile Liability and Workers Compensation should be requested

Reducing winter hazards

Your employees

- If utilizing in-house personnel, ensure there is adequate staff and proper equipment to implement the plan
- Train personnel the safe operation of snow removal equipment and in handling snow and ice melting materials; how to properly clear snow and ice using shovels/ice choppers, as well as how to handle and apply ice/snow melting materials. Ergonomics training for back safety and the proper lifting and bending techniques for these tasks should also be considered

Winter clothing

- Staff must dress appropriately for snow and ice removal. Proper winter clothing for snow removal crews should be kept available including boots, hats, coats, and gloves. Shovels should also be located in this area

Spring clean-up

In preparation for spring, the maintenance department should complete the following snow removal related tasks at the close of the winter season:

- Review snow removal operations and record successes and areas that need improvement in order to modify the Snow and Ice Removal Plan and improve service for the future
- Evaluate performance of equipment and materials
- Quantify equipment, material, labor, and contractor costs to help establish future budget needs
- Evaluate contractor performance
- Sweep and remove, and/or power wash all winter salt/sand materials from roads, walks, and parking areas
- Repair potholes and curb damage
- Clear drains of any winter debris or materials
- Check trees for winter damage
- Inspect lawn and plant areas for salt damage
- Remove snow stakes and markers when threat of snow has passed

Keep your workplace safe

- Don't get caught by surprise – monitor the weather and changing conditions
- Keep adequate supplies of snow and ice removal tools on hand and in accessible areas
- Shovel and apply ice melting materials as necessary to keep walking areas clean and dry
- Watch for areas where ice tends to form - remove ice accumulations

promptly and apply additional ice melting materials to prevent buildup

- Provide good lighting and clear path markings in parking lots and walkways
- Clearly identify steps, ramps, and other elevation changes that might not be visible in snowy conditions
- Contract with a snow removal company to keep your parking lots clear of snow and ice
- Place high quality, beveled edge mats in walking areas subject to water or snow accumulation
- Change mats regularly to ensure those in place are dry
- Apply a slip-resistant floor treatment in areas that tend to become wet and slippery. Clean and maintain these floors according to the manufacturer's specifications

What should you do if a slip and fall claim arises?

- If someone is injured, administer first aid or call an ambulance
- Never admit liability
- Never offer to compensate an injured person
- As soon as possible, complete an incident report providing as much detail as possible on the injured person – include name, witnesses names, addresses, telephone numbers, complaints of pain, etc.
- Also include weather conditions, lighting, warning signs, foreign material on the floor, distractions, etc.
- Detail any mitigation circumstances, i.e. absence of snow or ice on walkways, when sidewalks were last cleared, type of shoes/clothing the injured party was wearing, the use of walking aides or prescription glasses, the part of the body where injuries occurred, etc.
- Take digital photographs of the location where the incident occurred – note skid marks in the area of the alleged slip and fall - use a ruler or pen to show relative size. Take from every angle and at an increasing distance from the scene. Show the general area, including lighting and signage, and capture both the direction the person was walking and from the opposite direction
- If you receive any correspondence from the injured party, forward it directly to Aon Reed Stenhouse or to your adjuster/insurance company

Summary

From a post-loss standpoint, having and following an effective Snow & Ice Removal Plan goes a long way toward fulfilling your obligations to your customers, visitors, employees, and public. A proactive approach, rather than a reactive one, is a prudent risk management strategy for preventing and defending snow and ice related incidents.

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