

# Garden Slip & Fall Checklist

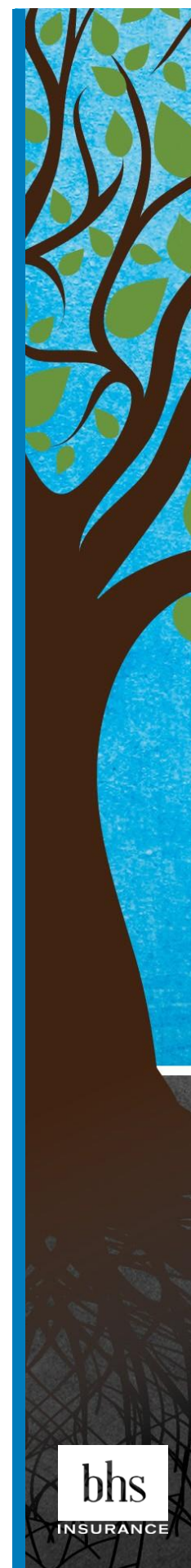
Brought to you by BHS Insurance

February 2019

## OVERVIEW

Slip and fall accidents can result in serious injuries and significant costs whether they involve employees, volunteers or guests. This winter has been especially brutal in the Midwest with polar vortex, significant snowfall, ice storms that knocked out power for days; all increasing risk of injury to staff or visitors not to mention damage to property. In some instances, closing may be the best alternative to be safe; however, having a strategic plan and creating a checklist will aid your institution in preventing slips and falls no matter what Mother Nature brings your way.

- Watch the weather and don't be caught by surprise. Subscribe to alerts from the National Weather Service.
- Educate your employees and volunteers to dress appropriately for the weather. Appropriate gear and footwear can make a big difference in the prevention of slips and falls.
- Educate your employees to be mindful and address conditions which could cause a slip, trip, or fall.
- Make certain there is ample outside lighting for evening events, as well as during shorter daylight hours in winter months.
- Ensure sidewalks and pathways are free of debris.
- Ensure parking lot surfaces are smooth, clear, and safe from debris.
- Wet weather can create hazardous conditions inside when people track in water, snow, and ice—leading to wet and slippery floors.
- Take action to keep floors dry and substance free. Use fans and blowers to dry out the space—as well as signage to warn of slippery conditions.
- If you use interior floor mats, make sure they are non-slip and appropriately secured.
- Develop a snow removal plan; prioritize based on high traffic parking areas and walkways for staff and guests.
- Treat pedestrian traffic areas, including pathways designed for guests to walk in the winter. Once and done is not sufficient; inspect and re-treat potential hazardous areas frequently as needed.
- Clearly close areas of the garden where you do not intend staff and guests to be walking due to inability to effectively maintain.
- If you outsource snow removal, review your contract for insurance requirements and indemnification language to protect your institution from liability created by your contractor. Request for a Certificate to include General Liability, Auto Liability, Workers Comp Insurance, and naming your institution as additional insured on a primary and non-contributory basis—including waiver of subrogation.



- If doing your own snow removal, have appropriately trained personnel, equipment, and supplies on site (shovels, snow blowers, plows, sand).
- When the snow stops and is cleared, be alert to thaw and refreeze conditions—and treat appropriately.
- Use caution before you or your employees clear non-owned adjoining properties. Doing so can create liability for the institution.
- Keep exterior drains and drainage areas clear of snow to prevent backup of water, freezing, and refreezing.
- Know that snow and ice on your roof can melt and create dangerous conditions below.
- Document dates and times when work was performed to remove snow, ice, debris—as this will provide evidence of your due diligence.

### **MORE INFORMATION**

For more information, please call Kim Slager or another member of the BHS Insurance Public Garden team at (800) 350-7676.

