

Our COMMITMENT

At GuideOne Insurance, we work closely with our customers to find the best possible way of controlling losses by providing them with the highest level of service available. Because we value our customers as partners, we are committed to helping them avoid losses. But, if a loss does occur, our customers can count on us to address their needs. Working as a team, we can protect our customers, their families, employees and property.

If you would like more information on what our Loss Control Department can do for you, contact your GuideOne Insurance agent or call us directly at 1-800-247-4176 (ext. 5050). Working together, we can reduce the risk of slips, falls and injuries.



Valuing Customers As Partners

1-888-218-8561
www.guideone.com

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Preventing
Slips and Falls



The most **COMMON** **CONTROLLABLE** Accidents

Each year, hundreds of thousands of people are injured or killed due to slips and falls. Many of these tragic incidents are preventable with a little routine maintenance. In fact, slips and falls are the most common cause of accidental loss.

- They account for 47 percent of all GuideOne liability claims.
- They cost GuideOne and our customers more than \$10 million annually.
- They are second only to automobile accidents as the leading cause of accidental deaths.

As tragic as these accidents are, they also are some of the most preventable. With a little common sense and effort, you can reduce the risk of slips, falls and subsequent serious injuries.

Why **CHOOSE** GuideOne?

At GuideOne Insurance, our Loss Control Specialists will take the time necessary to help your organization identify potential hazards. By assisting you in developing a safety plan specific to your needs, we can reduce the potential for loss and injury. Choose GuideOne and discover why our personal service and commitment to safety makes a difference.

Keep an **EYE OUT** for **POTENTIAL** Accidents

The leading causes of slips and falls are:

- Uneven surfaces
- Unexpected obstacles on walking surfaces
- Poor lighting
- Ice or water on walking surfaces
- Loose or missing handrails
- Loose carpeting

Help prevent slips and falls by conducting regular walking tours in areas where accidents are most likely to happen, such as parking lots, sidewalks and stairs. If a slip and fall hazard is identified, report it and make repairs immediately. Records of slip and fall hazard repairs should be completed and kept on file. Use the enclosed checklist when inspecting potentially hazardous areas.

Check your walking areas and ask yourself the following questions:

- Is interior and exterior lighting adequate?
- Are parking guards, curbs and other changes of elevation painted to alert pedestrians?
- Are uneven surfaces and cracks evident on sidewalks and other surfaces?
- Is snow and ice removal adequate?
- Is there water run-off onto the parking lot which could freeze in the winter?
- Are there any obstructions such as large stones or snow banks hindering normal walking conditions?
- Are walking areas in good condition?
- Do stairs have a high-traction surface?
- Are there handrails on all steps?
- Are handrails securely fastened and in good condition?
- Are inclined sidewalks protected with no-slip treads?
- Is carpet lying flat, with no signs of fraying or loose edges?
- Are aisles and walkways free from electrical cords?
- Are plate glass doors and windows adequately marked to help prevent someone from walking through them?

CONTROL Accidents by **Reducing and Eliminating HAZARDS**

The following precautions should help control most slips and falls:

- Use non-slip paint on curbs and parking guards to alert pedestrians of the change in elevation.
- Keep records of weather, snow/ice removal and salt/sand applications. Records of this type have been successfully used in court to help defend against liability lawsuits.
- Install no-slip treads on wooden stairs. These are a must, due to the slippery nature of wood when it gets wet and the ability of algae to grow on wood in wet conditions.
- Use no-slip treads on interior ramps/inclines or where the surfaces of ramps and inclines are slick.
- Direct run-off water from roofs to downspouts and away from walking areas. This is especially important in the winter when snow melts during the day and the run-off freezes at night.
- Encourage visitors to slow down and take small steps when slick surfaces are encountered.
- Use warning signs when cleaning walkways to alert people of the wet floors.
- Avoid painting walkways. Painted surfaces are very slick when wet.
- Place protective guard rails around floor openings, lofts and other open areas.

Proper maintenance of walking surfaces is the best way to prevent slips and falls. Please, take the first step in preventing these needless accidents.