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Winter is coming - Take action now!

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New England winter storms can be messy, unpredictable, and prolonged. Injuries caused by slipping and falling on snow and ice can be expensive, disruptive, painful and sometimes even tragic for property owners and managers. A proactive plan designed to identify, control and eliminate these losses is the best way to reduce or prevent these accidents.

The success of any legal defense against claims arising from injury occurring on your property depends largely on the specific policies and procedures in place to protect your property. To help protect your business from slip and fall incidents and to keep your insurance premiums under control, the following procedures should be implemented:

- * Develop written guidelines which all staff understand and follow consistently.
- * Identify areas on your property that are known to become icy, and treat them frequently. For example: entrance ways, parking lots, walkways, stairs and ramps.
- * If there are especially icy spots, place a warning sign identifying the hazard.
- * Document all sanding, salting and snow removal efforts on a maintenance or "sweep" log.
- * Get started as quickly as possible during and after severe weather. Make sure you protect against slips both outside (due to snow, ice and water removal and melting) and inside (from people tracking in water).
- * Whenever possible, hire contractors for snow removal. Utilize written contracts that transfer liability to the independent contractor and obtain evidence of insurance from the contractor.
- * Record every incident that occurs on your premises and review these reports for any trends.

These proactive, preventative measures will not only prevent slip and fall incidents; they will dramatically reduce the cost of claims that may occur.

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