



CELEBRATING
55 YEARS

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There's no business like snow business

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Snow looks pretty when it's just fallen, but it can be a messy and costly proposition if not treated soon after it falls.

To help protect your business from slip and fall incidents and to keep your insurance premiums under control while establishing your legal defense should a claim occur, the following snow removal procedures should be implemented:

- * Have written procedural guidelines which all staff understand and follow consistently.
- * Identify areas on your property that are known to become icy, and treat them frequently. The most frequent areas include entrance ways, parking lots, walkways, stairs and ramps.
- * Document all sanding, salting and snow removal efforts on a maintenance or "sweep" log.
- * Whenever possible, use independent contractors for snow removal. If hired with a written agreement with strong indemnity language and minimum contractor insurance requirements, this will help transfer the liability to the contractor.
- * Record every incident that occurs on your premises and review the reports for any trends.

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.

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