



Slips, Trips and Falls

Risk Control





CNA Risk Control shows businesses how they can prevent costly injuries and increases in their liability insurance rates. Our research and extensive experience handling slip, trip and fall cases has given us knowledge on how businesses can prevent minor and major accidents resulting in bodily harm. We have shown businesses how to lower costs by implementing safety measures to keep injuries at a minimum and procedures to follow when slips, trips and falls occur.

We help make businesses safe places



For any business, a slip, trip or fall related injury—even a minor one—can result in hefty payouts to injured parties, lost productivity and increased liability insurance premiums. CNA Risk Control assists businesses of all sizes and in all

industries in preventing accidents. We explain to businesses how they can lower their exposure to risk by creating a safety plan that is designed to have a positive impact on bottom lines.

Highlighting and Eliminating Risks

CNA Risk Control has identified many of the reasons slips, trips and falls occur. Statistics show that 60 percent of falls happen on the same level resulting from slips and trips. The remaining 40 percent are falls from a height. According to the National Safety Council, slips, trips and falls constitute one of the leading causes of accidental deaths in the United States. Major causes for these accidents include:

- Lack of slip resistance on walking surfaces
- Poor walking surface conditions
- Poor visibility
- Lack or poor condition of handrails and guardrails
- Poor accessibility

CNA educates businesses on improvements they can make to correct these problems and find other potential risks.

Eliminating Hazards That Cause Slips and Falls

Slips happen where there is too little friction or traction between the footwear and the walking surface. We suggest methods to eliminate many of the common causes of slip and falls:

- Wet or oily surfaces
- Occasional spills
- Weather-related hazards
- Loose, unanchored rugs or mats
- Walking surfaces that do not have same degree of traction in all areas

In working with businesses, CNA Risk Control has proven that these problems are easy for businesses to correct and ultimately contribute to a safer environment.

Improving Conditions to Reduce Trips and Falls

Trips happen when the foot strikes an object causing a loss of balance leading to a fall. The number of trips and falls can be reduced by correcting the following problems:

- Obstructed view
- Poor lighting
- Cluttered walkways
- Wrinkled carpeting
- Uncovered cables
- Open drawers
- Uneven walking surfaces

By incorporating CNA-recommended design and operational changes, businesses can see their risk levels decrease. As a result, operations ultimately improve and profitability increases.

Preventing falls due to slips and trips

Both slips and trips result from an unintended or unexpected change in the contact between the feet and the walking surface. Good housekeeping practices, quality walking surfaces (flooring), proper footwear and appropriate walking pace are critical for preventing falls.

Removing safety hazards from businesses

Slips, trips and falls can be reduced through small changes in the maintenance and design of the work environment. CNA Risk Control suggests changes businesses can make that help prevent accidents and injuries:

Flooring

Floor surfaces and materials may contribute to slips and falls among employees and the general public. Proper choices in flooring materials, use of special finishes, mats, tapes, grooving, texturing and keeping the floor clean and dry can prevent slips and falls.

A principal cause of floor accidents is the inherent slipping hazard of various types of floor surfaces. Terrazzo, marble, ceramic tile, painted wood or concrete, metal and some vinyl floors may be slippery unless non-slip measures are taken. Carpet is less slippery. Safety, appearance, initial cost, durability and maintenance costs influence the selection of flooring type. The coefficient of friction (COF) for any floor surface should be greater than 0.60.

Housekeeping

Good housekeeping is the first and the most important level of preventing falls due to slips and trips. It includes:

- Cleaning all spills immediately
- Marking spills and wet areas
- Mopping or sweeping debris from floors
- Removing obstacles from walkways
- Keeping walkways free of clutter
- Securing mats, rugs and carpets that do not lay flat
- Closing file cabinet or storage drawers
- Covering cables that cross walkways
- Keeping working areas and walkways well lit
- Replacing used light bulbs and faulty switches

Without good housekeeping practices, any other preventive measures will not be fully effective. Sample checklists that will help identify and correct housekeeping issues are included on the attached CD-ROM.

Slip-Resistant Material

We show businesses how they can easily incorporate products that help prevent slips and falls. Many of these products can be applied like paint; others can be troweled on in a thin coat. These coatings are formulated to resist grease, oil, water and a wide range of liquids that cause slickness. Abrasive coatings can be applied to concrete, metal and wood surfaces to increase the COF. Businesses should make sure they purchase the correct product for their particular problem, since some are enamels or epoxies that contain a rough, hard, gritty material with a high COF.

There are also a number of skid-resistant products that can be purchased in strips or rolls. These may have a pressure-sensitive backing or be applied with a special glue. They are designed for easy application to stair treads, ramps and other hazardous walking and working surfaces.

Another effective slip-resistant material is rubber or rubber-like mats. This material is long-wearing and slip-resistant on both the top and bottom sides. Hard rubber or hard rubber-like mats are ineffective because they have a low COF when wet.

Signs and Striping

Safety signs to remind people of slip, trip and fall hazards are certainly helpful, particularly where hazards cannot be removed or corrected. Such signs should be changed frequently.

Yellow striping to identify walking and working areas are most effective if their meaning is enforced. Striped areas should mean that no object be placed in these areas.

Footwear

In workplaces where floors may be oily or wet or where workers spend considerable time outdoors, prevention of slip, trip and fall accidents include requiring proper footwear. Since there is no footwear with anti-slip properties for every condition, consultation with manufacturers is highly recommended. Properly fitting footwear increases comfort and prevents fatigue.



Avoiding falls in the workplace

Even though the responsibility for providing a safe work environment falls to employers, everyone in the organization should contribute. Employees can take action to ensure their own safety.

Anyone can reduce their risk of slipping on wet flooring by:

- Taking their time and paying attention to where they are going
- Adjusting their stride to a pace that is suitable for the walking surface and the tasks they are doing
- Walking with the feet pointed slightly outward
- Making wide turns at corners

Anyone can reduce their risk of tripping by:

- Always using installed light sources that provide sufficient light for the tasks they are performing
- Using a flashlight in dark or unlit areas
- Ensuring that things they are carrying or pushing do not prevent them from seeing obstructions, spills, etc.

Safe walking

There are specific behaviors that can lead to slips, trips and falls. Walking too fast or running can cause major problems. In normal walking, the most force is exerted when the heel strikes the ground, but in fast walking or running, one lands harder on the heel of the front foot and pushes harder off the sole of the rear foot. As a result, a greater COF is required to prevent slips and falls. Rapid changes in direction create a similar problem.

Other problems that can lead to slips, trips and falls are:

- Distractions
- Failure to watch where one is going
- Carrying materials that obstruct view
- Wearing sunglasses in low-light areas
- Failure to use handrails

These and other behaviors can lead to falls, injuries or even death.



Loading Docks

Due to congestion, traffic and their exposure to weather conditions, loading docks and ramps are dangerous areas. Metal dock plates can wear smooth and become very slippery; in particular, the edge of a dock plate invites trips and falls.

Accidental backward steps can result in a fall from the dock. Portable railings, which can be easily removed from the edge of the dock, could prevent many dangerous falls. They can be removed when a truck or tractor is at the dock, and replaced as soon as the truck or trailer leaves.

Proper housekeeping, well-designed traffic patterns and the use of abrasive, slip-resistant surface coatings will reduce the risk of slips, trips and falls.

Ramps and gang-planks have hazards similar to loading docks. The slopes should be as gradual, and as dry as possible. They should also have slip-resistant surfaces.

Stairwells

Stairwells should be well-lit and have sturdy handrails on both sides. Anyone using a stairwell should have one hand free to use the handrail.

All the steps should have the same rise and depth with visible edges. They must be kept free of grease, oil and obstacles that can cause slips and trips. Whenever possible, employees should avoid carrying heavy or bulky objects which obscure their vision or require the use of both hands. They should carry smaller, lighter loads and make more trips, or obtain help with the load.

If accidents happen

At CNA, we have the expertise to help businesses prevent accidents from becoming major cost burdens. We help consult on the preparation of plans that ensure injured parties are treated promptly and put businesses in control of the process.

Businesses should plan ahead for a slip, trip and fall. If one occurs, immediately:

Offer medical attention

- Administer first aid at the scene, if qualified.
- Call for emergency service, if needed.
- Suggest a medical provider for follow-up care. (Note: Medical providers should only be suggested to an employee if allowed by state law.)

Gather and document information

- Document name, address and phone number of injured person.
- Document names, addresses and phone numbers of witnesses.
- Make a record of the injured person's description of what happened.
- Take pictures of accident site.
- Document unsafe conditions or practices involved.

Report the accident

- Ask customers to notify you immediately of any slip and falls on floor surfaces you maintain.
- Notify CNA of all losses, even if the information you have is incomplete.



Within the next 24 hours:

Contact the injured person (or parent of minor)

- Communicate your concern and verify whether treatment was received.
- In all cases, avoid discussion of blame. Assure the injured person that the accident will be investigated.
- Be alert for claimant's expectations. Communicate them to CNA.
- Make sure injured employees understand that a claim will be processed for Workers' Compensation benefits with regard to medical bills and time off from work (if applicable).

Contact the injured employee's treating physician within 24 hours

- Provide the physician with an injury report that includes all the information you reported to CNA.

- Provide the physician with a detailed description of the injured employee's current job duties.
- Communicate your desire to have the injured employee return to work as soon as possible.

Determine facts and circumstances

- Identify specific materials, equipment or tools involved in the accident and keep evidence in a safe place.
- Do not discard damaged or broken equipment involved in an accident. Keep it in a secure place where it will not be inadvertently put into use or destroyed.
- Develop a plan of action for preventing a recurrence of a similar accident.
- Notify your customer of potentially hazardous conditions, which require action on their part for accident prevention.



After the accident occurs:

Conduct follow-up work on the accident

Maintain an accident injury management record in a paper filing system or a computer database. Your records should include:

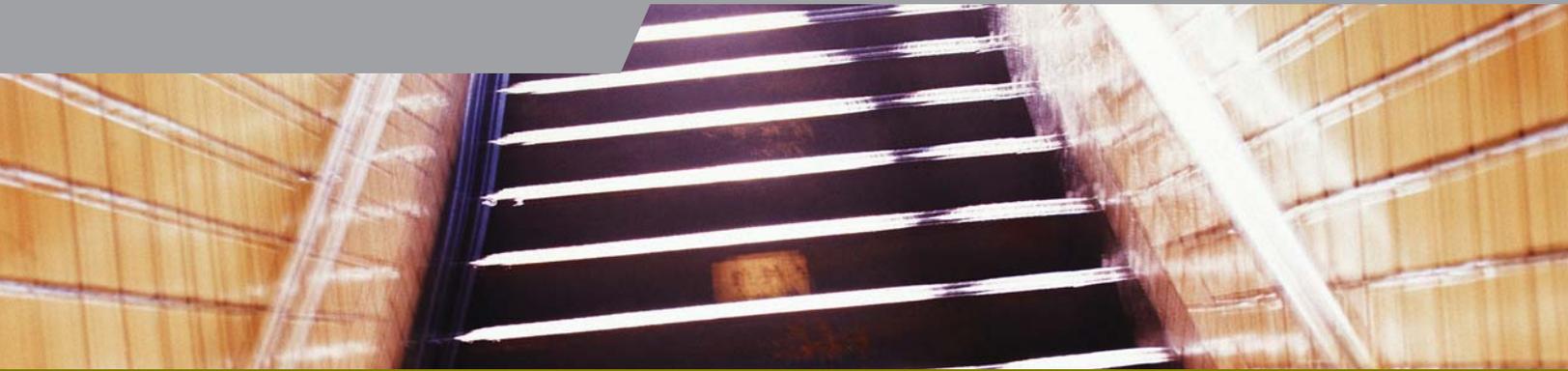
- Injury report—include all information reported to CNA
- Log of all communication related to claim
- Dates
- Contacts
- Documentation of discussion
- For employees, information on return-to-work status

Notify CNA of any new information you may gather about:

- The accident
- The injury
- The employee's work status
- Legal representation or suit filings

Loss Reporting Tips

- These same slip and fall guidelines apply to your customers. Educate them on reporting slip and falls.
- Ask customers to notify you immediately of any incident involving a fall, no matter how minor.
- Make sure your employees know what to do if someone falls or if they are injured.
- When an employee does not report for work due to illness, always inquire to see if the absence may be work-related.

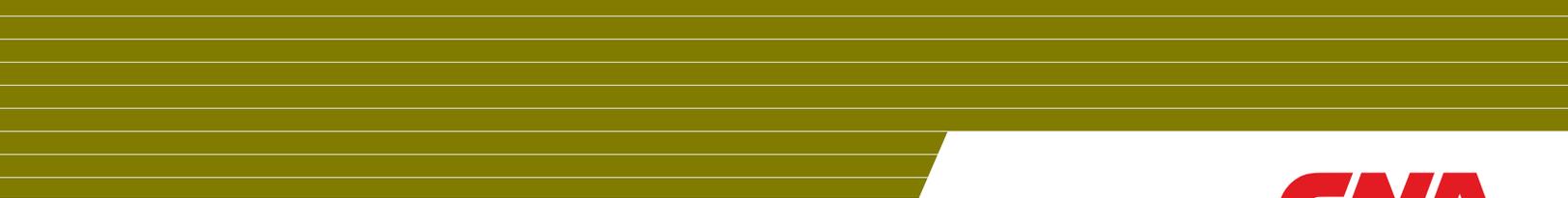


Avoiding fraudulent claims

Slip and fall scams take advantage of existing hazards. Accidents are often staged in order to collect settlements or Workers' Compensation benefits. It is often very difficult to disprove a fraudulent claimant's allegations of a slip and fall.

Businesses can prevent having to pay fraudulent claims by consistently following the plan detailed above.

Please see our attached CD-ROM for more detailed information.



CNA



Let's build safer businesses today.

To learn more about how CNA Risk Control helps prevent slips, trips and falls, call us toll-free at (866) 262-0540.

Or, visit the CNA Risk Control website at www.cna.com/riskcontrol

To discover the broad range of insurance products available from CNA, contact your independent agent or broker or visit www.cna.com



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