Management’s role in slip, trip and fall prevention
In addition to wanting to keep employees, contractors, visitors and the public safe from injuries, managers cannot ignore the escalating costs of a slip, trip and fall incident and its impact on the bottom line. To help prevent STFs in their facilities, managers must understand the causes, identify the areas where improvements could be made and implement action plans to mitigate the risks.

Understanding contributing factors

Many factors can contribute to slip, trip and fall incidents. Management teams can better control exposures by first understanding the potential risk factors that can contribute to STF events. After completing a forensic review of a large number of slip, trip and fall injury cases, Zurich identified key risk factors that commonly converge to result in a slip, trip or fall claim:

- **Surface composition** refers to the type of floor and the coefficient of friction or slip resistance that the surface provides. While aesthetically pleasing, hard smooth surfaces such as vinyl composition tile (VCT), ceramic tile, terrazzo, marble and granite may appear slip-resistant when dry, but could be quite slippery when wet. Surfaces such as natural stone, asphalt, brick, broom finished concrete and carpet normally provide adequate slip resistance due to the asperities or raised edges on the surface.

- **Foreign substance potential** relates to the presence and likelihood of a foreign substance being found on a walking surface, which could adversely affect slip resistance. Items to consider include ice, water, liquids, powders, grease or any substances that could be tracked into the building or accumulate on a walking surface.

- **Surface conditions** are the actual conditions at a given point in time, such as raised or recessed sidewalk edges or curbing, potholes in parking lot, painted surfaces, loose carpeting, loose or broken tiles, holes or pits on the surface, or unusual wear.

- **Surface changes** exist when a walking surface changes from one type of material to another, particularly if the surfaces have widely different slip resistance. Examples include carpet to tile, brick to epoxy floor or wet to dry.

- **Level changes** are defined as floor or exterior walking surface height changes. Transition from one level to another can be as subtle as a few centimeters up to as much as a full step. Additional items to consider include non-uniform steps or stairs and curbing that is too high, transition strips between floor tile to carpeting, prominence of the level change or threshold trim pieces placed at vestibules and entryways.

- **Obstructions** include any items that protrude into the normal walking path, such as extension cords, hoses, product storage, materials handling equipment guards, concrete posts, parts of equipment, parking lot bumpers, speed bumps and temporary storage/holding areas.

- **Visibility** relates to how easy the surface is to see — and it is more than just lighting. Considerations include glare, shadows, bright lights and color contrasts. Environmental factors that can affect visibility, such as mist, steam, condensation, dust clouds, etc., also need to be considered. Human factors are elements such as demographics (e.g., age), shoe type, familiarity with the areas traveled and physically challenged persons.

Slips, trips and falls (STFs) can present challenges to managers in nearly all types of facilities and businesses, but particularly those with any type of public space, like retail establishments, hospitals, financial institutions, hospitality venues and more.
• **Human factors** the assumption is that different people have different physical capabilities. Human factors are elements such as demographics (i.e., age), shoe types, familiarity with the areas traveled, and physically challenged persons. Carrying awkward packages/materials can also negatively affect the rating. Slip, trip and fall exposures increase where human factors play a critical negative role.

• **Stairs** are defined as having more than three steps. Falls from stairs are more likely to result in serious injury, and serious injury is more likely to occur while pedestrians are descending. Escalators and elevators also need to be considered. When not operating, escalator steps do not generally meet the standard step geometry for stairs. Elevator thresholds should be level with the elevator carriage and slip-resistant.

• **Unusual features** include anything out of the ordinary that might distract a person walking through the area. Examples include distractions created by a particular process, alarms/buzzers, strobe lights or flashing lights, high pedestrian traffic, high vehicle traffic or unusually close proximity to material handling equipment, signs, information boards, displays, large windows, attractive distractions (bright, colorful signing) and decorative lighting.

**Direct costs to an organization**

Slip, trip and fall events can have significant financial impact to a business. Claim costs are increasing due to soaring cost of medical and rehabilitation costs, litigation and fraud. An aging employee population that often takes much longer to recover from an injury is also contributing to this trend.

**The hidden costs of STFs**

In addition to the direct or insurable costs of an STF incident, there can be a variety of hidden or indirect costs, which are usually uninsured. These can include:

• Time away from work when a co-worker is seriously injured
• Time spent investigating and reporting an accident
• Overtime wages paid to make up for lost production time
• Costs of hiring and training a replacement worker
• Missed deliveries/revenue
• Loss of reputation due to a serious incident
• Time spent with civil lawsuits and depositions

**Occupational Safety and Health Administration (OSHA) fines**

Just as there are many hidden costs due to accidents, there are hidden savings in accident prevention. Every accident that can be prevented saves direct and indirect accident costs and potentially adds that savings to the bottom line.

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**Average cost per claim by type of policy**

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<thead>
<tr>
<th></th>
<th>Workers’ Compensation</th>
<th>General Liability</th>
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<tbody>
<tr>
<td>Slip, Trip and Fall</td>
<td>$28,587</td>
<td>$6,505</td>
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Average costs for all slip, trip and fall claims incurred from 2014 - 2018. GL does not include premises slip, trip fall claims.
Assessing slip, trip and fall risks

Both customers and employees can miss a step and fall or trip going up or down stairs. Many general liability and workers’ compensation claims indicate slips on stairs were due to water, grease, oil, ice, snow or other liquids associated with the environment. Zurich’s risk specialists recommend the use of an assessment tool to survey these top loss locations and any previous loss locations at your business. In addition to stairs, injuries are occurring on flat, dry surfaces due to clutter and obstructions.

An overall slip, trip and fall assessment of your facility can help identify high-risk areas and rate them based on the level of exposure identified. The results can then be used to develop corrective actions and further focus loss-prevention efforts.

Management opportunities

Management’s role in the slip, trip and fall prevention process is to set the standards for the organization and convey their importance by setting the example for employees. Never walk by an unsafe act or unsafe condition; model a “see it, fix it” approach. It is by your actions that others determine their roles in preventing incidents.

Take advantage of any day-to-day opportunities you have to discuss STF safety with your team. Acknowledgement of good safety performance in front of peers, on conference calls and in newsletters and emails is important, as is celebrating successes.

Also, when developing action plans to control the exposures that are identified in your organization, you will probably find that in most cases, more than one change is needed to affect a long-term solution to the problem. While each issue is unique and requires special thought about what level of control is desirable, what resources are available and what is technically feasible, there are some basic similarities that can guide you through the process.
## Prevention planning tips by type of area

### Stairs
- Train employees to use care when ascending or descending stairs:
  - Front foot should be firmly planted before shifting weight.
  - Don’t run up or down stairs.
  - Don’t jump from landing.
- Install handrails and add “please use handrail” signs.
- Report broken stair treads, worn/smooth tread nosing, floorboards and handrails.
- Don’t store materials or clutter on or near stairs.
- Be sure there is adequate lighting within the stairwell area.
- Educate employees on the importance of giving your eyes time to adjust when moving to a darkened area.
- Use color contrasts or lighting to make steps or level changes more visible.

### Same level
- Check lighting to make sure hallways, stairs and work areas are properly lit.
- Educate employees on wearing the right shoes for their job and age — slip-resistant are best.
- Post warning signs on wet floors.

### Elevated areas
- Watch walking surfaces for floor openings and mark them.
- Keep walking surfaces clear and dry.
- Stay away from leading edges.
- Ensure guard rails and proper lighting are used.

### Areas with a spill
- Train employees to isolate the area of the spill with whatever means available, or ask a colleague to stand watch until you have returned with the items necessary to clean up the spill.
- Stress the importance of cleaning up a spill immediately using proper cleaning procedures.
- Prevent entry into the wet area with caution signs until completely clean and dry.
- Purchase wet floor signs that are at least 36 inches high to avoid creating a trip hazard with those signs.
- Report all slip incidents, injuries and near-miss situations to your manager immediately.

### Mats and runners
- Ensure all mats lie flat and don’t pose a trip hazard.
- Use non-slip mats and runners.
- Ensure the mats are large enough to allow one full step before reaching the floor surface.
- Place mats in areas where there is traffic or possible wet surfaces.
- Use bevel-edged, flat or interlocking mats.
- Replace all curled or ripped mats immediately.

### General tips
- Keep work areas organized and clutter-free.
- Focus on the safety of an entrance:
  - Install permanent matting or recessed gridding in vestibules.
  - Ensure back-up matting is ready for use by storing it flat.
- Arrange furniture and desks so that they do not interfere with walkways.
- Avoid furniture with wheels or that will slip if leaned upon.
- Keep work areas well lit.
- Verify lighting is adequate inside and outside.
- Keep floors in good condition; report damaged floors and repair immediately.
- Replace slippery floor material with surfaces having a higher coefficient of friction or slip-resistance.
- Keep cords under control; extension cords should only be used temporarily.
Administrative changes

If a slip, trip or fall incident occurs, the management team must be prepared to mitigate loss by responding quickly, making sure that employees know their roles and what to say, following up with the injured person after the incident, and determining the root cause of the event to prevent similar occurrences. Other important responsibilities include promoting claim management by reporting claims as soon as possible and notifying the insurance carrier when fraud is suspected.

- Ensure managers and employees are aware of their responsibilities to prevent slips, trips and falls.
- Create appraisal or performance management objectives related to maintaining slip, trip and fall prevention standards.
- Train management and employees not to use chairs, stools, counters, stockroom racking, boxes, etc., as a ladder.
- Address slip, trip and fall prevention in daily morning meetings and safety committee meetings.
- Include slip, trip and fall prevention information in self-inspection forms. Ask employees safety awareness questions in regard to slip, trip and fall prevention during the self-inspection.
- Ensure managers set the example and never walk by an unsafe act or unsafe condition that could result in a visitor, customer or employee slip, trip or fall.
- Introduce a shoe program requiring that only slip-resistant shoes be worn.

Conclusion

Understanding the value of slip, trip and fall prevention and communicating it throughout the organization is the responsibility of management. By incorporating STF awareness into the safety culture of your business, you can help ensure the safety of employees, contractors, visitors and the public. By preventing an incident, you can potentially improve your bottom line.

For additional risk insights, visit https://www.zurichna.com/en/knowledge/topics/slip-trip-and-fall-safety

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