



Winter weather is upon us!

Here are several tips
to keep your customers and employees safe,
and to keep your insurance rates down.

Avoid slips/trips and falls

- Make sure downspouts, canopies, and overhangs don't drain onto pedestrian traffic areas.
- Keep the walking surfaces of pedestrian traffic areas smooth and free of trip hazards.
- Eliminate uneven walking surfaces (torn carpets, rolled or curled up edges of carpets or rugs, etc.).
- Immediately clean up spills and tracked-in water and post warning signs while floors are wet.
- Rotate wet rugs with dry rugs throughout the day. If they become too wet, they won't collect the water and snow like they otherwise would and can causing a tripping or slipping hazard.
- Maintain records of when you shovel and salt, or when your contracted service for plowing and salting shows up.
- If an incident occurs, immediately complete an incident report while the information is fresh, even if no one appears to be injured. It's very difficult to accurately recall details two or three weeks later when a claim is suddenly submitted.
- Surveillance cameras and videos can be very helpful. If an incident of someone slipping or falling is captured on camera or video, save the surveillance tape and don't record over it, even if the person appears to be uninjured.
- Keep a camera handy to be able to take a quick picture of the site in the event someone does slip or fall.

Make sure your vehicle is in good working condition

- Ensure that the tires have good tread and are at the correct pressure.
- Make sure the defrost and heat work.
- Make sure the windshield wipers work.
- Keep your fuel level above half a tank.
- Scrape off your windows and remove all the snow on your vehicle, including the roof.
- Put a winter car kit in your vehicle. A winter car kit can include kitty litter for traction, shovel, heavy blanket, flash light, batteries, snacks, water, gloves, boots, ice scraper, and jumper cables.

Prevent roof collapse

- Remove large amounts of snow from your building's roof to prevent the roof from collapsing. The easiest way to do this is using a roof rake.
- Follow the roof rake's instructions carefully so the roof itself isn't damaged.
- Avoid going onto the roof if possible. The roof could already be at or near the designed weight threshold, and adding your body weight may cause it to collapse. Roofs are also extremely slippery and you could be severely injured from a fall.
- Hiring a contractor to do this can also be a wise decision.