



## LOSS PREVENTION TIPS - WINTER

This series of newsletters provides loss control tips that childcare providers might use to minimize automobile, liability, property and workers compensation losses.

### **Automobile claims**

Slow down! Most winter automobile accidents result from drivers failing to take seriously poor road conditions caused by winter weather. Maintain a greater following distance when the roads are covered by snow and ice. Drive even more defensively and be more willing to yield the right of way.

Make it a habit to keep your gas tank relatively full, especially if you have to travel on the highway. Add a warm blanket to your vehicle's emergency kit. Add several blankets to any large vehicle used to transport children.

### **Liability claims**

Common winter liability claims are caused by slip and fall accidents.

If you hire someone to regularly plow your lot or shovel your snow, then make sure that they are covered by insurance.

If you are only responsible for keeping the walk in front of your business safe for your customers, then keep track of your own shoveling or salt/sand spreading on a sheet of paper that shows the day, time, name and what was done (e.g. "12/28/02, 7:30 a.m., Mary, spread ice melt on sidewalk"). The log will help protect you should a visitor fall and hire an attorney to pursue a claim.

After someone slips and falls, determine the extent of injury and call for medical assistance if needed, but do not admit fault. The law requires everyone to exercise due care for their own safety and it is the job of others to determine to what extent anyone might have been at fault.

After providing emergency care and photographing the scene, call your agent to report an incident that might give rise to a claim.

### **Property claims**

Winter claims often involve frozen pipes. Make sure that any pipes that contain water are in heated areas. If a water pipe breaks, then attempt to contact your agent or insurer immediately. If you cannot reach them, then contact a clean-up service yourself. Someone needs to shut off the water and begin the process of extracting the water from the building as soon as possible.

### **Workers compensation claims**

Winter brings a substantial increase in the number of workers compensation claims resulting from slip and fall accidents. As with casualty claims, make sure that all entries and exits stay properly maintained in a timely manner.

Keep in mind that run-off from downspouts that freezes overnight can be a costly exposure. Point downspouts away from high traffic areas in order to avoid potential injury.

When anyone, whether a visitor or an employee, reports a fall resulting in injury, attempt to photograph the site where the alleged injury occurred. All too often, weather conditions change quickly and the circumstances leading to the cause of injury may disappear. As always, immediately report all workers compensation claims regardless of severity or cause.