

# LOSS CONTROL BULLETIN



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## *Identifying Slip, Trip and Fall Hazards in a Small Business Environment*

Small businesses owe a duty to provide a safe environment to their “business invitees” (customers, delivery persons and others on the premises for the benefit of the business). This means taking steps to eliminate or warn of dangerous conditions that may exist. Slip or trip hazards represent the most common danger faced by these business invitees and are a source of numerous and sometimes costly insurance claims.

### **Hazard Identification**

You cannot prevent slip, trip and fall losses without first knowing where the existing dangers are located. This requires conducting a hazard identification review of the entire premises. Once identified, hazards can then be removed, mitigated or, in those cases where a fix is not possible, warnings can be put in place.

### **Self-Inspection**

A formal, systematic self-inspection of the premises is the best way to identify hazards. Consider the following suggestions for making an inspection as effective as possible:

- Break the inspection into at least two parts, the exterior premises (parking lots/sidewalks/stairs) versus the interior office or retail space.
- Look at the location the way a customer or person unfamiliar with it would.
- Consider where people may walk versus where you would like them to walk.
- Consider having another employee conduct a separate inspection and compare the results.

A self-inspection checklist for your use can be found on the following page. While not exhaustive, the list should help in identifying the most common slip or trip and fall hazards.

The information printed herein was obtained from sources believed to be reliable. American National, its affiliates and employees assume no liability in connection with the information or the safety suggestions provided. These recommendations are general in nature. Unique circumstances may not require implementation of some or all of the safety suggestions. There may be additional available safety procedures that are not referenced in this handout.

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## SLIP, TRIP AND FALL HAZARD CHECKLIST

**Exterior Inspection** *(If any hazards are checked YES, corrective action should be taken.)*

Parking Lot	
Are there any potholes, ruts or depressions?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Are any car stops damaged or in disrepair?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Does the parking lot lack proper lighting?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Does water pool in areas after it rains?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Are areas of the parking lot prone to melting/refreezing conditions?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Sidewalks/Walkways/Building Aprons	
Are there any broken or uneven areas of concrete, pavement or wood planks?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Is the area slippery when wet?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Do any areas lack proper lighting?	<input type="checkbox"/> No <input type="checkbox"/> Yes
If mats are placed at the entrance, are they lifted or in disrepair?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Are there any low objects protruding up?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Do any trees, bushes or other objects hamper a pedestrian's movement?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Are there any hoses or electrical cords in the path of customers?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Stairs	
Are any of the stair risers at different heights?	<input type="checkbox"/> No <input type="checkbox"/> Yes
If stair treads are used, are any lifted or in disrepair?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Do the stairs lack a railing?	<input type="checkbox"/> No <input type="checkbox"/> Yes
If there is a railing, is it wobbly?	<input type="checkbox"/> No <input type="checkbox"/> Yes

**Interior Inspection** *(If any hazards are checked YES, corrective action should be taken.)*

Entrance	
Is there any sort of lip or rise at the entry door(s)?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Are there any empty pallets or low lying product to the immediate sides of the entryway?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Flooring	
Is the flooring uneven in any areas?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Are any areas of the floor prone to getting slippery when wet?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Do any refrigeration coolers or drink dispensers cause the floor to get wet?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Are mats that allow customers to wipe their feet prone to moving or bunching up?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Interior Stairs	
Are any of the stair risers at different heights?	<input type="checkbox"/> No <input type="checkbox"/> Yes
If stair treads are used, are any lifted or in disrepair?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Do the stairs lack a railing?	<input type="checkbox"/> No <input type="checkbox"/> Yes
If there is a railing, is it wobbly?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Product/Merchandise	
Are there any electrical cords stretched out in areas customers may walk?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Is any product/merchandise placed low to the ground at the end of an aisle?	<input type="checkbox"/> No <input type="checkbox"/> Yes
Does anything stick out into the aisle that would impede a customer?	<input type="checkbox"/> No <input type="checkbox"/> Yes

### Special Note

*It's recommended that you have a regular program of inspections during the day so that you can address any issues that come up due to things such as spills or deliveries. In addition, an inspection log is recommended.*