



The Hazard Right Outside Your Door: Preventing a Slip and Fall Injury on Your Property

A small crack or uneven area in your sidewalk may not seem like a big deal, but it may be all it takes for a serious and costly injury to occur on your premises. As the area of your property most exposed to the public, your exterior walkways can pose a constant hazard if they are not inspected and repaired regularly. Here are some of the most common exposures to look out for and the ways in which you can protect yourself against unnecessary risk:

Your Walkway — Identifying the Slip, Trip and Fall Hazards

- ▶ Those tiny cracks in your sidewalk are more than just an eyesore; if they are wide enough for a stiletto heel to fit inside, you are open to the possibility of a serious injury occurring on your property
- ▶ Tree roots and other plant or weed overgrowth can lead to raised pavers, increasing the likelihood of a trip/fall on your premises
- ▶ Once inclement weather arrives, additional hazards can develop in the form of pooled water, icy walkways and uncleared snow

Why Take a Proactive Response?

- ▶ In the age of the smartphone, as less people are looking where they're going, trips and falls can occur much more easily than ever before
- ▶ Small cracks and crevices in your sidewalk can get worse over time if they are not addressed early or repaired properly
- ▶ The cost of a sidewalk renovation can range from a few hundred dollars to \$3,000, depending on how extensive the repair/replacement is. This is significantly lower than the cost of most trip and fall claims, which average tens of thousands of dollars
- ▶ Lengthy and expensive claims may lead to business interruption and increased premiums, costing you even more money in the long run



Keep Your Property Safe and Hazard-free

- ▶ Regularly inspect sidewalks and walkways for uneven, broken or loose surfaces; it is important to check for new hazardous exposures that may have occurred due to colder weather
- ▶ Use a licensed and insured contractor for all repairs to guarantee the work is done correctly and according to code (*install adequate caution signage/yellow tape/cones while you are waiting for the repairs to be made*)
- ▶ Clear trash, weeds and plant overgrowth from all pathways; landscaping should be pruned regularly to keep paths clear
- ▶ Remove snow and ice promptly; apply rock salt to sidewalks/driveways three hours prior to and throughout a snow or ice storm (*have salt and shovels stored at your location for easy access in the event of inclement weather*)
- ▶ Consider installing appropriate stair treads on steps and/or laying down floor mats. These can help individuals maintain proper footing and lessen the amount of water tracked inside during inclement weather
- ▶ Whenever it rains/snows or you mop the floor, use cones or signs to indicate wet floors

Keeping your sidewalk clear of hazards isn't just the right thing to do — it's the smart thing to do. These simple, preventative measures, if taken today, will help prevent a major injury tomorrow.