



# Preventing Slip-and-Fall Accidents

*A Guide for Community Banks*



**It's Chubb. Or it's Chance.**





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**PREVENTING  
SLIP-AND-FALL ACCIDENTS**

**A GUIDE FOR  
COMMUNITY BANKS**

*by Chubb Group of Insurance Companies*

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## INTRODUCTION

Slip-and-fall accidents on the premises of community banks represent a significant cost, both to the banks and to their insurance companies. In fact, slip-and-fall accidents are a primary source of risk for community banks, resulting in millions of dollars of liability losses.

In addition to direct liability payouts, slip-and-fall losses are further realized as needless increases in insurance premiums, as well as in hidden costs, such as lost productivity, increased administrative activity, and potential negative publicity within the community. All of these costs negatively impact an organization's bottom line, yet they are largely preventable. The fact that so many banks have experienced slip-and-fall losses should motivate bank managers to review their loss prevention programs and to take action to enhance their institution's slip-and-fall accident prevention practices.

Chubb produced this brochure to help bank managers take steps to reduce their liability and other losses from slips and falls. Most of the information it contains was derived from Chubb's own banking claim files. However, please note that this brochure is intended as a guide only and is no substitute for legal advice or guidance from an expert in slip-and-fall management.

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# THE FUNDAMENTALS OF SLIP-AND-FALL ACCIDENTS

## *Indoors*

### **Flooring selection**

The choice of flooring used within the various areas of a facility is probably one of the most important factors in preventing slip-and-fall accidents. Many factors go into the selection of flooring material, including cost, aesthetics, maintenance needs, operations in the area, etc. With these factors in mind, management should take the time to thoroughly evaluate the advantages and disadvantages of each type of flooring material, whether it is the existing material or new material to be used in a new facility or in a renovation project.

Most importantly, a flooring material must be smooth without being slippery. It should not contain ridges or irregularities of 1/4" to 1/2" or greater—an elevation sufficient to cause tripping. (One way to determine whether a change in elevation is a hazard is to apply the “penny test”: Stack pennies beside the elevation change, and if the stack exceeds five pennies, there is a heightened chance of a slip and fall occurring.)

Another important factor to consider is the material’s *coefficient of friction* or *slip-resistant rating*. This rating indicates whether the material provides traction characteristics that help prevent slipping. Although no formal standard for an acceptable rating exists, studies support a rating of .50 as a minimum standard, and many courts have allowed this value to be the recognized safety threshold.

The *location* of the flooring material and the area of operation should also be considered. It is important to review the manufacturer’s ratings and warnings to ensure that a flooring material is used in a compatible environment. For example, the slip-resistant rating and

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qualities of any material used near entrance/exit doors should be reviewed to ensure it will function with minimal maintenance under wet and snowy conditions and maintain a high coefficient of friction. Materials that have lower ratings under wet conditions may not be a good choice for this area. Materials in break rooms and kitchenette areas should provide strong ratings under both wet and greasy conditions. Ramps should not be coated with slippery sealants or waxes.

### **Floor maintenance**

Improper floor maintenance is another element that can lead to slip-and-fall accidents. Flooring is typically damaged during normal wear, through settling of the building structure, or by dropped loads. Failure to quickly identify and repair these deficiencies can lead to injuries.

Improper cleaning and finishing techniques by janitorial personnel can turn safe floors into slippery sheets of plastic. To prevent this, application of any floor cleaner or wax should be conducted in accordance with the manufacturer's recommendations and with a high coefficient of friction in mind. Care should be taken to use a nonslip wax, when wax is necessary, because many wax products can actually reduce the slip-resistant rating of a floor. Furthermore, many floor waxes are not designed for high-speed buffing, which can further reduce the floor's slip resistance. It is critical to ensure that a floor wax is compatible with the flooring material being maintained and to carefully follow the application instructions. In addition, products that combine floor cleaner and wax are never acceptable for commercial pedestrian walkways because of the build-up of residue that naturally occurs with their use.

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## **Shoe selection**

The design and condition of shoes can be a significant contributor to slip-and-fall accidents. Educate employees about the potential hazards created by improper shoe selection and encourage them to make reasonable selections based on the type of flooring material present in their particular work environment. Of course, management has no control over what shoes customers wear while conducting business in their bank. Therefore, flooring selections and maintenance protocols should be conservatively geared to address shoe selections that present the greatest hazards, such as high-heel shoes and shoes with slick soles that present a low coefficient of friction.

## **Staircases**

Injuries on staircases are a major source of general liability claims. A number of factors contribute to these types of accidents, including irregular steps; busy floor patterns; poor illumination; poor maintenance; slippery steps; improperly positioned, absent, or broken handrails; doors that open directly onto stairs; articles left on stairs; broken or eroded treads; loose floor covering; a step in an unexpected place; and distracting views.

Contact the local building authority for building codes regarding staircases to ensure that your building is in compliance.

## *Outdoors*

### **Walkways**

The most important characteristic of walkways is that they must be smooth without being slippery. Walkways may crack due to settling surfaces, storm damage, or the action of tree roots.

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Walkways should be well-maintained, free of debris, pitched to provide proper drainage so that puddles and ice do not collect on them, and properly illuminated at night. In the event you find that your external walkways are too slippery, chemical treatments and other coatings are available that will increase the coefficient of friction of these surfaces.

## **Ramps**

Slip-and-fall accidents commonly occur on ramps, which have proliferated since passage of the Americans with Disabilities Act (ADA) of 1990. The ADA requires a slip resistance rating of .8 or higher and can be accomplished by use of brushed concrete, cross cleats (cuts by a concrete saw), friction strips, and nonslip paints or coatings. Generally, wheelchairs can navigate a slope of 7° or less without excessive effort. Ramps with a slope of less than 4° may be difficult to detect visually and can surprise a pedestrian, especially when handrails are absent.

## **Parking lots**

Slip-and-fall exposures can be mitigated in parking lots by making sure that:

- The surface is regular and smooth.
- Speed bumps, which are tripping hazards, are eliminated. (If speed bumps are necessary, make sure they are properly designed—see next section.)
- Safe, conspicuously marked access routes are provided for pedestrians.
- Illumination is adequate.

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## **Speed bumps and wheel stops**

Speed bumps, if necessary, should be located in areas that are not in the direct walkway of pedestrians. They should be painted a bright color (such as safety yellow) with slip-resistant paints. And they should be designed so that a flat, three-foot walking area is provided at both ends.

Wheel stops present tripping hazards, usually because they are out of sight at the time the driver exits the vehicle. To minimize the hazard, paint them a bright color, and also ensure that they are positioned in such a way to prevent parked vehicles from extending into the pedestrian walkway.

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## CONDUCTING A HAZARD ANALYSIS

Taking control of slip-and-fall hazards, like any other systemic problem, requires a methodical and coordinated process. Fully document the process to ensure management control and to demonstrate management's commitment to eliminating this hazard.

A good starting point in a safety program is to conduct a complete hazard analysis of the workplace. The elements of a hazard analysis include:

- Identifying the type of floor in each area to ensure that it is compatible with the environment in which it resides.
- Reviewing maintenance procedures for floors, staircases, walkways, parking areas, etc.
- Observing the overall physical condition of walking surfaces to ensure they are not damaged by routine use or foundation settlement.
- Identifying changes in levels of walk surfaces or in the type of flooring materials along walkways.
- Analyzing prior claim and incident reports. These may contain actual accidents, near misses, and/or maintenance records that point to areas that have already resulted in injuries.

The information derived from the hazard analysis can provide the information needed to develop the following ongoing accident-prevention activities.

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## **Self-inspections**

It can be valuable to use checklists, such as the one shown on pages 13-16, to help identify slip-and-fall hazards. A good, detailed checklist not only helps identify hazards but also translates the hazards into work orders that can have the hazards quickly corrected. Make sure a knowledgeable person is responsible for conducting detailed inspections and providing the results to management for review and follow-up.

To augment these inspections, have supervisors conduct informal walk-through inspections daily to identify serious hazards, such as lighting failures, poor housekeeping practices, damage to walking surfaces, furnishings that may have been moved, etc., that can pop up between formal inspections.

## **Maintenance protocol**

All walking surfaces should be maintained on a regular schedule. But it is also important to realize that maintenance procedures themselves can cause slip-and-fall accidents. For example, a poorly trained custodian may not know that specific types of flooring require specific types of care. Many of the best cleaning and finishing materials can be hazardous when improperly applied, and using the wrong cleaning and finishing chemicals on the wrong floor surfaces can cause major problems, so it is crucial to follow the flooring manufacturer's maintenance directions. Also, as a general rule, floor waxing and buffing is not recommended; however, if it is recommended for a specific type of floor, be sure to use a nonslip wax and avoid using retail mop-and-wax finishes.

Once the proper cleaning and finishing chemicals are chosen, someone should ensure they are applied in the exact manner noted in the manufacturer's directions. Failure to properly apply a product can

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negate its safety characteristics. All floor maintenance activities should be conducted during nonbusiness hours, and caution signs and attendants should be posted if customers or employees are in the building.

Finally, continually monitor maintenance procedures followed by janitorial staff, whether they are bank personnel, contract personnel, or personnel employed by building management.

### **Inclement weather precautions**

Develop precautions and assign them to specific employees to enact under certain poor weather conditions. One important precaution is the placement of walk-off mats at all entrance doors. Mats should allow for a minimum of 10 paces in the normal direction of travel in order to absorb water/snow that may accumulate at entrances during inclement weather. Mats should be constructed of rubber or cocoa fiber, which help remove water and dirt from shoes. The color of the mats should contrast with the color of the flooring, and mat edges should taper down to the floor for a smooth transition to the floor's surface. Under severe conditions, consider posting a janitorial staff member at each entrance to warn employees and customers entering the area about the slipping hazard and to manually mop any excess water that may accumulate.

### **Employee training**

Train employees to identify and report all slip-and-fall hazards so the hazards can quickly be corrected. Due to constant change in the workplace environment, this is an important element of the program. Also educate employees on the role that shoe selection plays in slip-and-fall accidents, and encourage them to wear shoes that are compatible with the flooring surfaces in their areas.

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## **Monitoring results**

Finally, monitor the results of the safety program. Review audit procedures for all of the activities noted above to ensure they are properly and consistently followed. Furthermore, implement and regularly review a thorough accident and incident investigation procedure to ensure that the actions being taken are indeed preventing slips and falls.

## SAMPLE CHECKLIST

A good, detailed walking hazard checklist can help identify hazards and then translate them into work orders that can have the hazards quickly corrected. The following sample is offered to help illustrate how a checklist might look and be used to minimize slip-and-fall incidents; the actual checklist you use should be tailored to your particular facility. Follow the checklist routinely, perhaps weekly. Any “NO” answer should have an entry in the “Action/Comment” column.

Requirement	YES	NO	N/A	Action/Comment
<b>Flooring and Stairs</b>				
Are flooring surfaces inspected regularly?				
Are flawed flooring surfaces promptly repaired or replaced?				
Are caution signs posted for all wet floors? (Are signs selected with large open bottoms to cover hazards, or are cones used to mark off hazardous areas?)				
Are the floor signs used above knee height, visible from 360 degrees, and located near areas that are subject to wetness?				
Is loose debris swept up?				
Are tracked-in water and spilled liquids mopped up?				
Is electrical wiring that runs across the floor secured with tape?				
Are refrigerators/ice machines checked for leaks on a daily basis and repaired if needed?				
Are all physical hazards, including inclines and drop-offs, marked using yellow safety paint?				
Are aisles clear?				
Are staircases, ramps, and landings well-illuminated?				
Is the carpet plain, not “busy”?				

<b>Requirement</b>	<b>YES</b>	<b>NO</b>	<b>N/A</b>	<b>Action/ Comment</b>
Is low pile interwoven industrial grade carpet used?				
Are all cover plates flush with the surrounding flooring?				
Are restroom floors made of non-skid material?				
Are paper towel and soap dispensers installed close to sinks so that people don't drip water from their hands on the way to the dispenser?				
<b>Cleaning Chemicals and Floor Finishes</b>				
Are "high-risk" areas maintained using slip-resistant cleaners?				
Is non-skid floor wax used and applied in a thin coating?				
Is non-skid flooring and deck paint used where appropriate?				
Are maintenance employees trained to apply floor-finishing products correctly?				
<b>Matting</b>				
Are absorbent walk-off mats used at all doorways that lead to the outside?				
Are the mats changed frequently during inclement weather?				
Are mats in good condition?				
Do all the mats lie flat?				
Are thick mats constructed with beveled yellow edges to minimize tripping?				
Are mats used with a nonslip backing?				
Are additional mats stored on site so that worn and wet mats can be replaced?				
<b>Footwear</b>				
Do you require employees to wear slip-resistant footwear?				
<b>Parking Lots and Sidewalks</b>				
Are safe access routes well-marked?				

<b>Requirement</b>	<b>YES</b>	<b>NO</b>	<b>N/A</b>	<b>Action/ Comment</b>
Are these areas free of ice, snow, and grease?				
Are these areas well-lit?				
Are receiving areas, ramps, stairs, walkways, and drive-up windows and ATMs clear of snow and ice?				
Are parking lot dividers, curbs, and speed bumps well-marked?				
Are walking surfaces subject to wet or icy conditions coated with a rough, textured finish?				
Are automatic lawn sprinkler heads oriented so excess water doesn't puddle on walkways?				
Are speed bumps painted using non-skid paints that contrast with the driving surfaces?				
Are wheel stops situated so they do not permit vehicles to extend into walkways?				
Are parking lots regularly checked for potholes, cracks, and depressions, and are they patched on a regular basis?				
Are islands identified with signs?				
Are parking lot lights checked nightly to identify bulbs that need replacing?				
Are catch basins cleaned on a regular schedule?				
Is snow removal done before employees report to work?				
Are curbs painted with contrasting colors?				
Does maintenance staff regularly remove leaves and debris?				
Have slippery spots caused by oil or grease been treated with absorbent materials and cleaned up?				

Requirement	YES	NO	N/A	Action/ Comment
<b>Housekeeping Procedures</b>				
Are all passageways, storerooms, restrooms, and customer service areas kept clean, sanitary, orderly, dry, and free of protrusions (such as nails or splinters)?				
Is a rigid cleaning and mopping schedule in place to keep floors clean and dry?				
Are “Use Caution: Wet Floor” signs used when floors are being mopped?				
Does someone keep a log of all cleanings/repairs? (A log should record products used, when and by whom tasks are performed, surfaces cleaned/repaired, and cleaning/repair procedures used.)				
<b>Employee Training</b>				
Are employees trained about safety procedures and offered ongoing training and education as necessary?				
Are maintenance employees provided with product usage training?				
Do trainees sign a form acknowledging that they received and understand training?				
Are written slip/fall-prevention and accident-handling policies posted on employee bulletin boards?				
Are employees trained to provide customers or employees who do trip/fall with prompt attention, which may include securing or directing them to proper medical treatment?				
<b>Miscellaneous</b>				
Are awnings or blinds used to block the sun’s rays in areas where sun glare inhibits a person’s ability to see walking surfaces or obstacles?				
Are file drawers closed when not in use?				
Are there enough electrical outlets to eliminate the use of extension cords?				
Are electrical outlets installed where they do not pose a tripping hazard?				

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## **CONCLUSION**

Due to the fact that severe slip-and-fall accidents occur frequently at many banks, it is reasonable to suggest that it may be only a matter of time until such an accident occurs at your facility without the proper precautions being taken. Given the potential for injury and liability, and the comparatively low cost of implementing a loss prevention program, having a well-managed slip-and-fall prevention program makes good business sense.





**Chubb Group of Insurance Companies**

Warren, NJ 07059

[www.chubb.com](http://www.chubb.com)

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