

HARLEYSVILLE RISK SERVICES

Your Partner in Preventing LossesSM

Snow and Ice Removal Programs



Risk management
tips for
commercial
property owners

The accumulation of ice and snow on walkways, stairs, driveways, interior roadways and parking lots can lead to unsafe conditions and slip and fall injuries! This document provides guidance on developing a snow and ice removal program that can help to prevent slip and fall injuries and minimize the direct and indirect costs of those injuries.

What's the problem?

In addition to injured persons, legal issues resulting from slip and fall injuries on snow and ice can drive up expenses for property owners. Many of these expenses are indirect and often are far greater than the actual cost of an injury—and not covered by insurance.

Your partner's advice to stay safe!

A formal snow and ice removal program can result in fewer claims and lower loss costs, which can help you control insurance expenses. The following program is designed for use by property managers and the maintenance staffs of apartments, condominiums, co-op complexes and retail establishments. It also includes advice on when to use snow and ice removal logs and incident report forms, guidance for using digital cameras to document incidents, as well as risk management techniques to use with contractors.

Plan for a storm before one arrives

Our recommendations for controlling your snow and ice-related risks include the following:

- **Create a written snow and ice removal plan *in advance of wintery conditions***—The plan should include an outline of responsibilities, staffing, identification of potential problem areas, communications, and pre-staging of equipment, supplies and follow-up procedures.
- **Develop a *snow and ice removal log to document activities***—Build in a review process to make sure your program is working as intended. (See section titled “How to create a snow and ice removal log.”)
- **Securely place foul weather mats at building entrances**—As people enter buildings tracking in snow and ice, entranceways can become slippery and hazardous. Foul weather mats should be placed securely inside entrances for a distance of 40 feet whenever possible. Place mats in each direction a person may travel. Make sure mats do not curl—presenting an additional hazard.
- **Encourage residents and employees to report hazardous conditions as soon as possible, so corrective action can be taken promptly**—Every reasonable step should be taken to prevent accidents. Consider using newsletters, websites, flyer postings on bulletin boards and meetings to communicate your safety messages.
- **When an accident occurs:**
 - **Complete a *snow and ice incident report***. (See section titled “How to create a snow and ice incident report.”)
 - **Report the incident immediately** to Harleysville Insurance at 1.800.892.8877.
 - **Photograph the accident scene.**



How to create a snow and ice removal log

Besides removing snow and treating icy surfaces as rapidly as possible, it's important to document these activities in a log. Harleysville has developed a Snow and Ice Removal/Treatment Log (Z-1622) for use at your properties. In the "Comments" column, consider adding information such as supplies used or the amount of time and number of staff needed to complete the task.

If an injury or claim is filed as a result of snow and ice, inform the Harleysville claims representative that you have maintained a snow and ice removal log.

By always documenting the date and time of the removal/treatment activity, you and your staff can:

- Provide critical information to use in addressing personal injury claims.
- Standardize the procedures that all location managers can follow.
- Provide an immediate electronic record of such activity.
- Enable records to be uploaded or emailed to your main office in real time—allowing management to track activities, establish priorities, balance staffing and check billing records.

Note: Be sure to maintain the same log even when work is performed by outside contractors or a combination of staff and contractors.

How to create a snow and ice incident report

Anytime an accident occurs, you should complete a *snow and ice incident report*, and Harleysville has developed an easy-to-use form for this purpose. By completing one of our Incident Report Forms (Z-1623), you can provide:

- Pertinent information needed by the claims department
- Documentation to your company of an accident
- A starting point to investigate accident causes and develop corrective actions in your procedures, methods and management systems

Notify your Harleysville claims representative that you've completed a snow and ice incident report. Plus, an Incident Report Form should be completed for *all* accidents, not just those involving snow and ice.



Snow and Ice Removal/Treatment Log (Z-1622)



Incident Report Form (Z-1623)

Make use of our forms in your snow and ice removal program

Harleysville offers a special log form to help you document actions you take in implementing your snow and ice removal program. Plus, we can provide you with a second form for use when making a record of any incident resulting in an injury or involving a crime committed on your premises.

To obtain a supply of one or both of these forms, call your independent agent or contact Harleysville Risk Services at 1.800.523.6344, ext. 8100.

See next page >>

Photographing an accident scene

To help protect your financial interests and resolve claims quickly, take photographs of the accident or incident scene using a digital camera. Provide an easy-to-use digital camera at each of your building locations.

Here are some tips for using a digital camera:

- Select an easy-to-use camera with zoom capability.
- When the physical circumstances of an incident are being photographed (e.g., the alleged slippery step, cracked concrete, etc.), the photographer should take a series of photos leading up to the exact location of the alleged mishap.
- The camera should be able to focus within a 1-3 foot range for close-ups of small items (such as a protruding screw or nail).



Digital photos should be taken whenever an accident occurs—their use is not restricted to snow and ice incidents. The photos should be uploaded and sent by email to your Harleysville claims representative.

Things to keep in mind when hiring a contractor

Follow these guidelines when choosing a snow removal contractor:

- **Carefully select your contractor, before the start of the winter season**—Consider quality of work, ability to react quickly to a storm, adequacy of equipment, experience, reputation and ability to meet the unique needs of your building or facility.
- **In selecting contractors, protect your financial interests by using sound risk transfer techniques**—Insist on a signed written contract between you and each of your contractors before they perform work at your site.
- **A contractual agreement between you and any contractors should include these elements:**
 - The contractor must agree to maintain general liability insurance coverage of *at least \$1 million* and also provide you with *certificates of insurance*.
 - The contractor should name you as an *additional insured* on their liability policy.
 - The contract should contain *liability agreements* and *waivers of subrogation* in your favor.
 - The contractor should agree to *hold you harmless* if there are liability claims arising from the action, inaction, and/or workmanship of the contractor. The contractor also should agree to waive subrogation rights.

Snow removal contracts are legal documents and should be reviewed by your legal counsel. In addition, contact your insurance agent.

The Harleysville Risk Services team is available to answer any questions you may have about these procedures. Call us at 1.800.523.6344, ext. 8100.

This information is designed to help users address their own risk management and insurance needs. Although we go to great lengths to make sure our information is accurate and useful, we do not warrant its accuracy or completeness, and we recommend you consult your insurance agent or other insurance professional to ensure that this information, and your interpretation of it, is appropriate to your particular situation. This information does not address all conditions, and may not be in compliance with federal, state or local laws.

© 2011 Harleysville Group Inc. All rights reserved.

Risk Services Department

Harleysville Insurance
355 Maple Avenue
Harleysville, PA 19438-2297
Tel: 1.800.523.6344, ext. 8100
Fax: 215.513.5345
riskservices@harleysvillegroup.com
www.harleysvillegroup.com



Scan to learn the many ways
Harleysville Risk Services can be
Your Partner in Preventing LossesSM.

Or, visit www.harleysvillegroup.com and
click on Policyholders > Risk services.

