



Risk Insights™

Slip & Fall Guide for Daycare Centres

A Very Real Problem

It is estimated that slip and fall incidents represent 41% of preventable injuries in Canada with a total cost of over \$3 billion each year. In the past decade the insurance industry has experienced a drastic rise in the frequency of slip and fall claims, leading to often large awards from the courts for personal injury, lost employment income and other resulting expenses incurred. Everyone ends up paying for these.

As a Daycare operator, you need to maintain an effective prevention program, including a snow maintenance program that minimizes the potential for a slip and fall occurrence on your property. The purpose of this short document is to briefly outline what a typical effective winter maintenance program should consist of. An effective slip and fall/winter maintenance program can help establish a solid defence in the event that a claim is brought against you.

Fact: The general legal prescription period in Québec for bodily injury claims is 3 years, so it is not uncommon for a demand letter to be received by a property owner in that 3 year period after the date of an alleged slip and fall occurrence, even with no prior notification from the claimant that any such incident had occurred.

Daycare centre owners/operators can find slip and fall hazards in a variety of places on their property. You have to be mindful of inherent hazards that may cause slip and falls that may go unnoticed by others. The only way to reduce the hazard is to be aware of the conditions and manage them appropriately.

When done by a contractor:

- Ensure that the contract/service agreement defines clearly the work to be done and the roles and responsibilities of each party. Obtain a certificate of insurance and have your Broker review the coverages to make sure their liability insurance is in order.
- The contractor's obligation of applying snow melting material such as salt should be clearly defined in the contract. The conditions of application and areas to be treated should also be outlined.

Snow removal is an integral part of managing slip and fall hazards. Snow removal can be done by a third party contractor, or by your own employees.

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When done by an employee:

- Clearly define the tasks to be performed by employees: what areas of the property are to be maintained, at what point in time the areas are to be serviced and with what equipment and materials the areas are to be serviced. The maintenance of entrances, stairways, and exits should be completed diligently, and before the arrival of other staff, and visitors.
- The most important message that can be given to employees is to document all their activities. Maintain a log with all entries as to what has been completed, at what time, and note the climactic conditions at the time of snow removal.
- Make sure that snow melting products are always available in sufficient quantities and document this information in the log book and/or keep purchase invoices records on file.

Managing outside slip and fall hazards on your property:

- The parking lot should be inspected for potholes, uneven surfaces, and other debris. Areas of concern should be clearly marked and repaired as soon as possible. Debris that could cause slip and falls should be removed at the time of inspection.
- The walkways throughout the property should be inspected. Uneven surfaces and tripping hazards should be clearly marked and repaired as soon as possible.
- Stairways should be inspected to ensure that walking surface and handrails remain in good condition.

Managing inside slip and fall hazards on your property (floors, hallways, and interior stairways):

- Snow equates to accumulations of water puddles, wet and slippery floors. All employees should remain vigilant and keep an eye on the condition of the floors, including floor covering such as carpeting, to help control the risk of slip and falls. It is important that any wet floors are dealt with immediately (such as using wet/dry vacuum cleaners).
- Emergency exits and exterior stairways should be maintained free of snow and obstructions at all times. This includes pathways leading to established gathering points in case of an emergency evacuation of the building.
- All floor mats should be replaced at regular intervals and inspected regularly on a daily basis. A log book should be maintained if this is done by employees. If mats are replaced by a third party contractor, then a copy of the maintenance contract, certificate of liability insurance and purchase orders or invoicing should be kept on file.

In conclusion, it is important to establish and implement an inspection and monitoring procedure for reviewing your slip and fall hazards inherent to your Daycare activities. This daily routine, and more often if weather dictates, may help you control and reduce this risk, and its associated claims and costs.

*Northbridge Insurance® Risk Services can provide you with samples of **Snow Removal Logs**, and **Slip and Fall Incident Report** forms. Please contact your Insurance Broker for more information, and how to obtain these helpful tools.*