Preventing Slips, Trips and Falls

Slips, Trips and Falls accounted for 40% of the CURIE 5 (2008 – 2012) liability claims costs and 41% of the liability claims count. The average cost per claim increased by 44% during CURIE 5 compared to that of CURIE 4 (2003 – 2007). On a positive note, the number of Slip, Trip and Fall claims decreased by 33% during CURIE 5 compared to CURIE 4.

The Canadian Centre for Occupational Health and Safety report that in Canada over 42,000 workers are injured annually due to slip, trip and fall accidents. This represents about 17% of the time loss injuries accepted by workers’ compensation boards and commissions across Canada. Addressing the issues that contribute to liability claims will also help reduce these costs incurred by CURIE members.

The following charts highlight the cost and frequency of claims relating to Slips, Trips and Falls in CURIE 4 and CURIE 5 underwriting periods.

The following environmental factors contribute to Slips, Trips and Falls

- Walkway surfaces
- Improper floor maintenance procedures
- Slope and elevations
- Walkway transitions

- Walkway hazards and improper identification
- Mats and rugs
- Improper footwear

- Inadequate lighting
- Stairway design
- Distractions

Other contributing factors include physiological and social

- Visual Impairments
- Poor Balance

- Physical Disabilities
- Health (Medications, Drugs, Alcohol)

- Concentration/Preoccupation

The Canadian Universities Reciprocal Insurance Exchange (CURIE) is a non-profit cost-effective alternative to traditional insurance. Formed in 1988, CURIE is a risk sharing pool with a membership of 61 Canadian universities. CURIE risk management, campus loss control and focused training programs are designed to specifically meet the varied and complicated risks of large and small Canadian universities.
Risk Mitigation Strategies

The following may be useful to CURIE members to reduce the frequency and costs of slip, trip and fall claims to your institutions.

1. HOUSEKEEPING:
   a) Cleaning all spills immediately
   b) Mark all spills and wet areas
   c) Mop or sweep debris from floors
   d) Remove obstacles from walkways and always keep them free of clutter
   e) Secure (tacking, taping, etc.) mats, rugs and carpets that do not lay flat
   f) Cover cables that cross walkways
   g) Keep travelled areas well lit
   h) Replace burnt out lights
   i) Keep cabinet doors closed

2. IMPLEMENT HAZARD IDENTIFICATION AND CORRECTION INSPECTIONS:
   a) Parking lot (condition) – Special attention during winter months
   b) Outside stairs, walkways – Special attention during winter months
   c) Interior stairs, hallways
   d) Washrooms
   e) Lunch rooms, cafeterias
   f) Locker rooms and pool decks
   g) Entranceways

   Control measures, such as appropriate waste bins for trash, sand or salt for icy walkways, brooms, shovels, mops, buckets and warning signs should be readily accessible for all locations.

3. COMMUNICATIONS:
   a) The university community should be advised to report hazards and slip, trip or fall incidents to the appropriate department on your campus immediately
   b) Managers should be trained and required to implement safe work practices to prevent slip, trip and falls.
   c) Effective communication strategies should be developed to increase awareness of the entire university community on the risks associated with slip, trip and falls and proper prevention strategies

4. DOCUMENTATION
   a) Have snow and ice removal and housekeeping policies in place with detailed procedures.
   b) Under those policies, workers should be required to document their snow/ice removal and housekeeping activities daily.

For more information on reducing/minimizing water damage:

RESOURCES:
Canadian Centre for Occupational Health and Safety
www.ccohs.ca/oshanswers/safety_haz/falls.html
Brock University – Guidelines for Slip, Trip and Fall Prevention
www.brocku.ca/webfm_send/19256

Contact your university’s insurance/risk management staff or contact:
John Breen, Manager, Risk Reduction & Loss Control at jbreen@curie.org or call 1.888.462.8743.