

# LOSS CONTROL

## Newsletter



### Get Prepared for Winter

Last year, winter came as it always does, and with it came ice and snow. Your dealership may have taken steps to be prepared, but that doesn't mean your employees did.

Numerous ice related slip and fall claims were reported, with the most serious injury requiring same day surgery. **Two of those falls resulted in severe fractures with a combined cost in excess of \$184,000.**

Is your dealership prepared for winter snow and ice?



Our experience indicates dealerships that take timely preventive actions have fewer or no snow/ice related claims. Snow and ice create safety hazards and increase the likelihood for slips and falls, particularly on stairs, ramps, sidewalks and parking lots. While walking on a slippery surface is the most obvious hazard, exiting a vehicle without proper footing and balance can also result in a very serious injury.

Preventive actions can be as simple as directing employees to carefully observe their surroundings and take a little extra time when snow and ice are present. Like many injury exposures areas, recognizing the

risk is the single most important step in preventing an injury or accident.

Slips and falls due to wet or snowy conditions are preventable. Accident studies indicate that almost 80% of snow and ice related injuries occur in parking lots or on sidewalks. Many of these accidents can be traced back to untimely or inadequate plowing, sanding and salting. In an effort to eliminate injury hazards, management must identify hazardous areas and must be proactive in addressing them.

Please communicate the hazards of winter snow and ice to all employees and ensure that appropriate action is being taken to eliminate winter related slips and falls. Don't wait for the first winter storm to take action! Start preparing for winter now.

#### SAFETY TIP

Send out notices before employees start arriving at work.

Remind them to wear proper footwear, to pay attention to the walking surface, and slow down.

A simple and effective method of ensuring immediate employee awareness is to communicate via email and phone text distribution lists. **Send out notices before employees start arriving at work. Remind them to wear proper footwear, to pay attention to the walking surface, and slow down.**

#### QUESTIONS?

If you have any questions regarding this newsletter or for additional loss control information, please contact Mark Valentine at 816-698-4611 or [mark.valentine@aon.com](mailto:mark.valentine@aon.com).

## PREVENTIVE ACTIONS MANAGERS

Winter weather slips and falls are best controlled by a coordinated program to completely remove ice and snow before employees arrive for work and for continued removal throughout the day.

This may be accomplished by:

- Designating a manager or specific employee (or outside contractor) to address key walking areas for incoming employees as early as possible.
- Restricting access to hazardous areas by using barriers and signs – also consider limiting the number of entrances to buildings.
- Requiring employees to wear removable shoe traction devices.
- Applying ice melts and friction additives to exterior surfaces prior to employee and customer arrival. Ice salts are ineffective in temperatures below 15°F.
- Using a friction additive (i.e. sand, grit) on high traffic areas to increase traction – USE A LOT OF IT.
- Evaluating conditions throughout the day to determine if additional treatment is required.
- Ensuring that an adequate supply of de-icing material is available and located in close proximity to primary treatment areas.
- Directing roof drainage away from entryways, sidewalks and parking areas.
- Paying close attention to transition areas and entryways – install appropriate matting to absorb moisture.

## PREVENTIVE ACTIONS EMPLOYEES

Contribute to the safety culture by taking these actions to avoid slip and fall injuries, whether inside or out:

- Wear removable shoe traction devices. At a minimum, wear flat shoes or boots with rubber soles. Do not wear high heels or hard sole shoes.
- Avoid routes that have not been cleared and appropriately treated.
- Wear gloves – hands should be kept free, not in pockets, to help with balance.
- Pay attention to the walking surface and slow down.
- Take short, flat footed steps when walking across ice or snow.
- Upon entering a building, clean footwear thoroughly on floor mats/carpet to avoid slipping.
- Use caution when entering and exiting vehicles – use the vehicle or vehicle door for support.
- Avoid carrying objects that can obstruct view or cause loss of balance.
- Increase the awareness of your surroundings during winter months.
- Make the assumption that every road or surface can be hazardous.
- Step carefully and always proceed with caution!
- A clean looking surface is “safe” only if it is dry. A wet surface can turn to ice overnight or if in the shade.

This newsletter is distributed by the Kansas Automobile Dealers Workers' Compensation Fund (KADWCF) to increase awareness and stress the importance of safe work practices.

Reporting a claim to Gallagher Bassett (GB)

**Fund Account Number: 004352**

Internet: [www.risxfacs.com](http://www.risxfacs.com)

Telephone: 1-800-779-6142

Fax: 1-800-748-6159

Email: [tnwclaims@tnwinc.com](mailto:tnwclaims@tnwinc.com)

Dedicated Adjuster:

Josie Landes – Senior Adjuster

Phone: 816-216-5516

[Josephine\\_Landes@gbtpa.com](mailto:Josephine_Landes@gbtpa.com)

*(Per above, please report claims to [tnwclaims@tnwinc.com](mailto:tnwclaims@tnwinc.com).)*

Claim related medical bills should be mailed to:

Gallagher Bassett Central Bill

Processing Center

P.O. Box 23812

Tucson, AZ 85734

Any other claim related information should be mailed to your adjuster at:

Gallagher Bassett

1300 E. 104th Street, Suite 200

Kansas City, MO 64131

or Fax to: 816-942-0695

You can also email the information directly to the adjuster. The preferred method to report claims is via the internet.

