

Slips, Trips and Falls – Loss Control

Slip, trip and fall claims make up a large portion of workers' compensation and general liability claims. These types of losses represent a significant cost to your business. With some careful planning and help from AmTrust Loss Control, you can reduce the potential of slips, trips and falls in your business.



Comprehensive Risk Assessment

from onsite consultations to
virtual surveys



Education & Training

including streaming videos by
industry and hazard type



Additional Resources Available

through a Loss Control consultant
or an online library

There are many factors that contribute to these types of accidents. Understanding these factors will help you assess your facility to reduce your accident potential.

How safe are your floors? Have people fallen on them? If so, why? The information provided here is designed to help you evaluate and control slips, trips and falls.

Be aware that multiple contributing factors in an area significantly increase the potential for accidents.

Possible Floor Hazards

High-Risk

- Polished Terrazzo
- Smooth Ceramic
- Marble

Moderate-Risk

- Finished Wood
- Vinyl
- Asphalt Tile

Low-Risk

- Textured Vinyl
- Carpet
- Rough Concrete

Contributing Factors

Surface Composition

Coefficient of friction (slipperiness) is the key in this factor. The higher the coefficient of friction, the less chance for a slip and fall accident. The coefficient of friction can be measured with proper equipment. This number can also be found on the manufacturer's material specification sheet.

Floor coatings can have a significant impact on slipperiness. Non-slip floor wax, etchings and aluminum oxides in floor paints can help reduce this exposure.

Foreign Substance

Determine the likelihood that a foreign substance will adversely affect the coefficient of friction. Typical examples include ice, liquids and grease. Housekeeping maintenance, adequate floor mats and prompt snow/ice removal are controls that should be considered.

Surface Conditions

Maintenance of walking surfaces is important; for example, loose carpeting, broken tiles or unusual wear. Even minor-worn surfaces present significant risk in high-traffic areas.

Surface Changes

Dramatic changes in coefficient of friction increase the potential for a slip, trip and fall accident. An example is going from low-risk carpet to tile surface.

Stairs

Stairs are defined as more than three steps. Stairs should have uniform depth and height and non-slip treads. Curved or spiral stairs will be more hazardous. Depending on frequency of use, dual handrails should be considered. If only one handrail, it should be on the right side when descending or on the open side of the stairway.

Escalators are also a consideration due to their unique hazards.

Level Changes

Level changes are defined as three or fewer steps, ramps or other sloping floor areas. Non-uniform steps and ramps with an excessive slope (exceeding 12.5%) increase the chance of a slip, trip or fall accident. A ramp is more preferable than a single step.

Obstructions

Obstructions are items that can make a trip or fall more likely. They include items such as extension cords, planters, parking lot bumpers and floor displays. Factors to consider include the proximity to traffic areas, permanency of the item and familiarity of the object.

Visibility

Visibility pertains to lighting, including glare and color contrasts. It is important to provide a high-color contrast when there is a level change. You are also at high risk when there is a drastic change in lighting in combination with a level change.

Human Factors

Human factors include age of expected traffic, shoe types, work and physical impairments. High-traffic areas have a high potential for loss. This is especially true when combined with pedestrians who are intoxicated, elderly or have a disability.

Revolving and heavy doors are a high risk to the elderly, children and people with disabilities. Footwear, such as high heels or slippery soled shoes, increases the potential.

Unusual Features

Unusual features such as artwork, signs, displays and decorative lighting are distractions.

A distraction in combination with one or more of the previous contributing factors can increase the chances of an accident.

Slips, trips and/or falls are inevitable for any business or place of employment. Attention to the above-mentioned contributing factors can reduce the potential of these accidents.