

The Redwoods Group Insurance Program for JCCs

RISK MANAGEMENT ALERT

TOPIC: Winter Walking Safety

Each winter JCC patrons unexpectedly slip and fall on icy sidewalks and parking lots. Slip-fall injuries can happen to patrons of any age, but are especially devastating to people who are 65 or older. Falls are this population's most common cause of injuries, hospital admissions, and death.

Two significant trends have been identified by analyzing our past incident data:

- ***Weather-related slips and falls occur in the morning.*** Even if there has not been any recent precipitation, it is probable that any snow or ice that melted during the day will refreeze, which is especially problematic near snow piles created by snowplows. Nationally, the number of JCC members over the age of 64 has increased. That coupled with the practice of scheduling senior fitness classes in the morning hours has added to the elevated risk of slips and falls.
- ***Incidents occur on surfaces that have already been cleared and/or salted***
 - The staff member who opens the building should complete an assessment of the grounds and should remedy problem areas before members begin arriving; both findings and actions should be documented.
 - The MOD or designated employee should recheck the entire premises for dangers throughout the day – especially sidewalks and parking areas. Hazards should be remedied as quickly as possible and warnings should be posted until corrections are completed.
 - De-icing chemicals should be applied before forecasted precipitation, if possible; snow and/or ice removal should be completed as soon as is reasonably possible.
- Use an abrasive such as sand in addition to salt; this is especially important at very low temperatures when salt is ineffective on high-traffic, high-risk areas such as sidewalks and outdoor steps.
- Maintain an adequate supply of de-icing and abrasive materials; do not let supplies get too low because you may be unable to replenish your supply immediately before a storm; apply sufficient de-icing or abrasive materials to ensure adequate friction on all surfaces.
- Only a dry surface can be considered safe because a wet or damp surface is likely to refreeze in low temperatures; remember to apply de-icing materials to wet surfaces if temperatures are to fall overnight.
- Snow and ice related slips and falls occur indoors as well. Remove any significant amounts of snow that is tracked indoors before it melts and causes problems. Ensure adequate traction by providing floor mats and keeping floors dry and clear of ice. Place caution signs to inform members of areas that are wet or prone to moisture.
- Maintain a log of all ice and snow removal efforts – note time and action performed, remembering to document checks that resulted in no necessary action. Without such a log you cannot demonstrate that you had done everything reasonably possible to prevent incidents and injury.

You cannot control the weather, but if you are going to invite people to come to your facility (which you do by being open) then you must provide safe conditions for them. That means addressing conditions that might cause injury immediately—specifically, snow, ice, and wet slippery surfaces. If circumstances prevent immediate correction of conditions, warnings should be posted.

Please call us at 800-463-8546 to discuss this or any other risk management safety tip, or visit our web site at www.redwoodsgroup.com to learn more about JCC risk management issues.

© The Redwoods Group, 2008

Risk Management services are provided by The Redwoods Group to assist insureds in fulfilling their responsibilities for the control of potential loss-producing situations involving their JCC operations. The information contained is not intended as legal advice; it simply represents trends in the JCC industry, related industries, and/or law. Laws and suggested standards are under constant review by courts, states, and trade groups. They can be vastly different in each jurisdiction. JCCs are advised to seek the services of a local personal attorney for legal advice relating to any subject addressed. The information is provided "AS IS" without warranty of any kind and The Redwoods Group expressly disclaims all warranties and conditions with regard to any information contained, including all implied warranties of merchantability and fitness for a particular purpose. The Redwoods Group assumes no liability of any kind for information and data contained or for any course of action you may take in reliance thereon.

Released 12/19/2008