

Risk Insights

Advice for you and your business

Slips, Trips & Falls for Restaurants



A report from the Association of Workers' Compensation Boards of Canada showed that ever year over 42,000 Canadian workers are injured in slip and fall accidents, costing Canadians billions of dollars.¹

In the past decade, the insurance industry has seen a rise in slip and fall claims against property owners, occupiers and snow maintenance contractors. As a result, there have been more lawsuits stemming from slip and fall accidents, with an increase in the amount of damages awarded for personal injury, lost employment income and expenses stemming from the incident.

Slip and fall hazards can range from the obvious to the unexpected, but it is your duty as a property owner or occupier to be aware of the hazards that may cause an accident. After all, the last thing on the mind of your patrons is to be mindful of hazards that you may have missed. A maintenance program that is proactive about identifying and preventing these hazards can help protect your patrons and your business.

Below are some tips to help safeguard against slip and fall hazards outside of your premises:

- The parking lot should be inspected at regular intervals for potholes, uneven surfaces, cracks 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.
- Downspouts that drain water onto parking lots or sidewalks should be redirected to another area to prevent the buildup of ice during the winter months.
- Pathways, walkways, stairs and ramps should be regularly inspected and free of clutter.

- There should be adequate lighting for nighttime use. Provide adequate lighting at loading docks, service entrances, delivery areas and the parking lot.
- Stairways should be regularly inspected to ensure that walking surfaces and handrails remain in good condition and are slip-resistant.
- Keep parking areas free of oil slicks, snow and ice. Repair potholes immediately.
- Paint speed bumps, drains, maintenance covers, posts, ramps and curbs with a non-slip, high-contrast paint to make pedestrians and drivers aware of their presence.
- Ensure that all patio chairs, umbrellas, and tables are in good condition.
- Maintain a documented log with entries of what has been completed, at what time, by whom, and note the climatic conditions at the time of snow and ice removal.

2 Below are some tips to help identify and prevent hazards inside your premises:

- Keep floors, aisles and exits clean, dry and free of clutter, water, oil or grease.
- Use "wet floor" signs and mop spills immediately.
- Replace or repair tiles or carpet that are missing or not firmly in place.
- Avoid uneven transitions in walking surfaces.

Slips, Trips & Falls for Restaurants (continued)

- Keep stairs or landings clean, adequately lit and clear of equipment; also ensure they are equipped with handrails and non-slip treads.
- Provide adequate lighting where patrons walk.
- Provide slip-resistant floor coverings and surface finishes.
- Mark glass doors and door sidelights so glass is visible.
- Check tables, chairs, booths, stools and counters regularly for broken parts, splinters, rough or sharp edges as well as protruding nails or screws. Make needed repairs immediately.

An effective maintenance program **may help establish a defence in the event that a slip and fall incident does occur.**

Takeaway

In the event that a slip and fall incident is reported, an Accident Report Form should be available on site and completed by the claimant and/or any available witnesses outlining the details of the accident. Taking photos of the conditions at the scene of the accident, as well as the footwear the person was wearing on that day are also important pieces of information to collect.

Federated Insurance

We believe that knowing your business matters. With industry-specific expertise and decades of experience, we can provide valuable insights, consulting and training to help keep your business safe.

- We specialize in your market and work with you directly
- 100% Canadian-owned
- Insuring companies for almost a century
- Member of the Fairfax family
- Endorsed by more than 50 trade associations

www.federated.ca | 1.844.628.6800