

PREMISES LIABILITY

As a business owner, you have a duty to maintain a relatively safe environment for all persons on your premises, whether you are the property owner or a non-owner occupant. Premises liability claims arise from injuries that occur on your business property; and are often the result of slips, trips and falls.

Unsafe or defective conditions that may exist on your property increase your premises liability exposure. Slip, trip and fall accidents are more likely to occur when visitors, residents, employees and any other persons on your premises are exposed to these hazards.

Some common hazardous conditions that might lead to a premises fall include:

- Ice and snow that has not been cleared
- Unmarked elevation changes (e.g. steps or ramps)
- Uneven surfaces (e.g., cracks, gaps, potholes)
- Slippery surfaces (e.g., wet floors, tile flooring)
- Missing or loose handrails on stairs
- Debris on walking paths
- Broken furniture (particularly chairs)
- Inadequate lighting

Accidents occur in one of three circumstances: in the parking lot, while entering and leaving the facility or while inside the facility. Slip, trip and fall accidents can occur anywhere on your property so it is important to maintain safe conditions throughout your premises. This includes both the interior and exterior areas.

General Safety Guidelines to Prevent Premises Falls

- Make sure all staff know to report and correct any unsafe conditions immediately.
- Keep floors clean in all areas of the facility. Ensure all surfaces are free of slipping hazards such as loose debris, wires/cords or water.
- Arrange furniture, flowers, decorative items, etc. in a manner that will not create tripping hazards. Minimize clutter.
- Clean areas used by visitors (i.e., public restrooms, lobbies, stairways, halls) during the slowest traffic periods; preferably during non-visiting hours.
- Keep entrances clean and dry during wet conditions. Use rubber-backed mats.
- Check that entrance doors function properly.
- Make sure parking lots are free from hazards that can cause slips, trips or falls. Parking bumpers are common tripping hazards and should be brightly painted and reflective at night.
- Regularly check that sidewalks and curbs are hazard-free and well-lit at night.
- During ice and snow conditions, make sure parking lots, sidewalks and entrances are:
 - Cleared
 - Salted and sanded in a timely fashion
 - Avoid having downspouts and gutters draining onto sidewalks or parking areas.

Slips, trips and falls cause thousands of accidents and serious injuries each year. It is important that unsafe conditions be reported and repaired immediately. A strong preventive maintenance program will help assure that all areas are inspected on a regular basis, so that preventive measures can be taken before a condition becomes unsafe. The following checklists may be used during self-inspections of your internal and external premises.

PREMISES SAFETY REVIEW (INTERNAL)

Item		Yes	No	Not Applicable/Comments
1.	Written emergency preparedness plan is in place			
2.	Office spaces are free of trip hazards (i.e., electrical cords, clutter)			
3.	File cabinet drawers are opened one at a time and closed when work is finished			
4.	Exits are:			
	Clear of obstructions			
	Well-lit			
	Unlocked for egress			
5.	Stairwells are:			
	Clear of obstructions			
	Well-lit			
6.	Visitors are logged in and out			
7.	Panic buttons are available to staff who work in reception or other isolated areas			
8.	Lighting is adequate throughout the building			
9.	Hazardous wastes are stored in designated areas only			
10.	Environmental safety rounds are completed on a regular basis and reported to the Safety Committee			
11.	Flammable liquids and cleaning products are properly stored			
12.	Fire extinguishers are readily available and are regularly inspected			
13.	There is documentation of inspection, testing and maintenance of fire alarms, smoke detection and sprinkler systems			
14.	Evacuation routes are posted and exit signage is readily visible			
15.	Preventative measures are taken to reduce slips and falls within the building including:			
	Wet floor signs			
	Mats at doors			
	Carpet/rugs are secured and maintained			

Notes:

PREMISES SAFETY REVIEW (EXTERNAL)

Item		Yes	No	Not Applicable/Comments
1.	Steps, walkways, and parking areas are:			
	Well-maintained			
	Kept free of ice and snow, where applicable			
	Well-lit			
2.	Records are maintained for the date/time of ice and snow removal, when applicable			
3.	Environmental safety rounds include an assessment of the building, grounds, and parking areas			
4.	Building exits are:			
	Clear of obstructions			
	Well-lit			
	Unlocked for egress			
5.	Handicapped parking is available			
6.	Parking bumpers are secured, where in place			
7.	Trees that are close to buildings or near parking lots are well maintained to avoid damage to property or cars			
8.	Appropriate safety measures are in place for fountains or ornamental ponds located on the property (i.e., access is limited, warning signs)			
9.	If there are smoking areas, proper cigarette disposal is available and utilized			
10.	Preventative measures are taken to reduce slips and falls on the property:			
	Cracks and uneven surfaces are promptly repaired			
	Nuts, berries, and pods from trees/shrubs are swept clean on a regular basis			

Notes: