## LESSONS LEARNED FROM LOSSES

## NOVEMBER 2018 NEWSLETTER WINTER WEATHER HAZARDS





- During the winter months, bad weather can have a serious impact on claims.
- A sound snow and ice management plan looks to remove snow and ice from all potential walking surfaces and incorporates continuous monitoring of these areas.
- Consider who is performing snow removal and whether they are capable of performing these actions safely.
- Pre-treat parking lots and sidewalks when snow or ice is expected.
- Pay particular attention to known trouble spots where water is known to puddle.
- Frequently inspect for proper lighting and drainage.
- Plan where to pile snow as subsequent melting-refreezing cycles can create icy patches.
- Discuss footwear with employees
- Provide a sufficient number of caution or wet floor signs in lobbies and other entrances.
- Go to; <a href="mailto:spelljif.com">safety > safety > safety recalls, spotlights & bulletins > January 2016 Bulletin, "Cold Weather Safety" for excellent additional information.</a>

## **Examples:**

- Employee entering building after having been out shoveling and slipped on floor upon entering. She suffered a torn rotator cuff and had 2 shoulder surgeries. Total incurred on the claim is \$186,000.
- Employee slipped on black ice while walking across the playground. She suffered a rotator cuff tear and torn tendon in thumb which each required surgery. Total incurred on the claim is \$179,000
- 57 Year old employee shoveling snow all day, leading to severe low back pain. Diagnosed with herniated discs, the employee underwent PT and injections with a total incurred on the file of \$70,000.

