

LESSONS LEARNED FROM LOSSES

JANUARY 2020 NEWSLETTER WINTER WEATHER CLAIMS



- Winter weather can have a serious impact on claims, but this impact can be minimized with the right preparation and monitoring of problem areas.
- Consider who is performing snow removal and whether they are capable of performing these actions safely. As an example, have they had previous injuries that could be worsened by shoveling?
- 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.
- Provide a sufficient number of caution or wet floor signs in lobbies and other entrances.
- Discuss footwear with employees.
- Plan where to pile snow as subsequent melting-refreezing cycles can create icy patches.
- Maintain heat and consider those colder areas of the building where heat may not easily reach. These areas are prone to pipe breaks as a result.
- See John's excellent "Cold Weather Safety" bulletin in the Safety tab of the JIF website.

Examples:

- 62 year old maintenance employee that was shoveling much of the day leading to severe low back pain. Diagnosed with herniated discs, the employee underwent extensive physical therapy, pain medications and had injections and the total incurred on the file is \$86,000.
- Pipes broke in walls of storage room of administration building causing extensive water damage to hallways, offices and contents. Though heat was maintained enough to keep the main areas heated, the heat did not fully reach the seldom used storage room during extremely low temperatures. The total damages were \$173,000.