

LESSONS LEARNED FROM LOSSES

JANUARY 2022 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.
- Maintain heat and consider those colder areas of the building where heat may not easily reach as these areas are prone to pipe breaks

Examples:

- Employee walking across parking lot leaving for the day slipped on ice that had not been salted. The fall caused a concussion and left elbow pain. This person has had 3 previous concussions. The claimant is experiencing many residual issues from the concussion including headaches, dizziness, anxiety and cognitive issues. The total incurred on the claim is \$121,000.
- Pipe burst due to cold temperatures in the ceiling of an infrequently used storage room in a school. Due to cold outside temperatures and gusty winds against the outside wall of this area, the temperature above the ceiling was cold enough to cause the burst. Total damages in the claim were almost \$170,000.