



Retail safety solutions

Slip, trip and fall prevention

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Welcome to the introductory edition of *Zurich's Retail Safety Solutions* newsletter. This quarterly publication provides practical advice for minimizing workers' compensation and general liability risks associated with retail operations, such as stores, distribution centers and supermarkets. Each issue will explore important safety topics that can affect the viability of your business, including:

- Slips, trips and falls
- Back injuries
- Minimizing the consequences after an injury occurs

- Complying with industry safety regulations
- Using return-to-work and cost containment programs to manage injuries and disabilities

The success of a solid safety program starts at the top – which means that management is ultimately responsible and accountable for preventing injuries. You can delegate responsibility, but not accountability! Creating a safe working and shopping environment is an important part of a successful and profitable sales and merchandising strategy.

The editors

How to stop injury claims from tripping up your business

Slipping, tripping and/or falling claims from injured retail associates and customers cost Zurich insureds more than \$1 billion in incurred costs annually. Fortunately, a solid safety program can prevent almost all these injuries.

Most retail establishments operate on a narrow net profit margin -- sometimes less than 1 percent. Consider the impact to a single store after an accident that carries a direct cost of \$10,000. How many additional items of merchandise would the retailer need to sell to make up the lost revenue? The following examples provide some insight:

- If the profit on a gallon of milk costing \$2.99 is 30 percent or 90 cents, a grocery store would need to sell an additional **11,111 gallons of milk** to break even.
- If the profit on a pair of jeans costing \$40 is 20 percent or \$8, the retailer would need to sell an additional **1,250 pairs** to break even.

'Engineer out' the cause of slips on floor mats

You can either rely on awareness and human nature or "engineer out" most safety problems.

Depending on employees and customers to notice hazard signs or recognize the potential for danger is a risky way to prevent accidents. Engineering away the exposure is a better solution.

For example, a sign can provide notice that a floor is wet, but does not remove the problem. A better solution is to clean the floor and dry it immediately. However, this solution is only a start. It's better to create a strategy and engineering solution – such as floor matting – that prevents hard floor surfaces from getting wet.

Placing floor mats at all entrances with coverage extending 10-15 feet into the building is an optimum solution. The number and placement of floor mats are also important. Overlapping mats create a tripping hazard. If you must use multiple mats to cover the floor surface,

Suggested floor mat configurations:

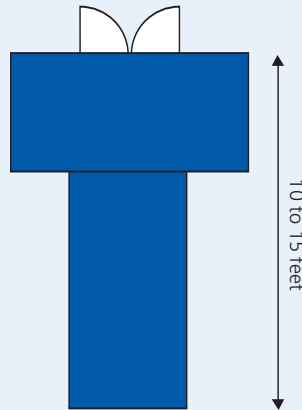


Figure 1 - T-type

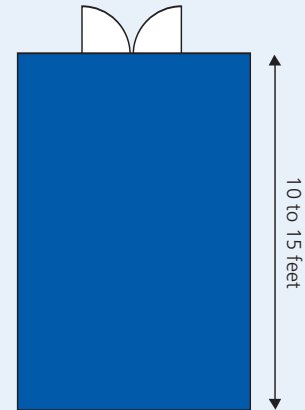


Figure 2 - One-piece

ensure they are adhered to the floor or have a non-skid backing to prevent movement. Warning signs and cones provide additional support and should be placed as soon as the weather turns.

Additional ways to minimize hazards from wet surfaces

The potential for slips and falls increases whenever liquids accumulate on walking surfaces inside and outside of the retail property. That's why property owners and managers should develop a plan that outlines how employees and contract maintenance workers should maintain floor surfaces.

Many retail establishments maintain a log of daily store walk-through inspections. This ensures spills are cleaned up quickly and helps protect managers against accusations

of negligence. Employees and contractors should record when spills are cleaned, noting the time of day, location and the type of substance removed.

Have a mop and bucket handy to remove water tracked into the building, paying particular attention to the foyer. Ensure the person responsible for custodial work has adequate cleaning supplies and tools to handle the increase of rainwater tracked into the interior.



Slip, trip and fall prevention checklist

Floors, aisles and passageways

- Are employees reminded often to pay attention to where they are walking? Be wary of slippery floors, clutter, loose floorboards and worn, torn or loose carpeting.
- When moving materials, can employees see where they are going?
- Do employees report unsafe conditions when observed? These include spills, poor or no lighting, torn, worn, or loose carpeting and slippery floors.
- Do employees and managers pick up pieces of paper/debris from floors as noticed throughout the day?

Spill stations

- Is your operation equipped with materials used to clean up both small and large spills?
 - Absorbent, broom/dust pan, paper towels, mop, bucket, and yellow caution sign
- Is the spill response station adequately stocked for responses?
- Do employees know the location of these materials and how and when to use them?

Footwear

- Do you discourage employees from wearing shoes with open-toes, high heels or flip-flop styles?
- Do you encourage employees to wear shoes with non-slip soles?

Entrance mats

- Do entrance mats adequately cover the foyer and entry into the property?
- Are floor mats in good condition, i.e., no curled edges that could cause a trip?
- Are floor mats inspected every day?

Sidewalks and parking lots

- Are sidewalks free of holes, broken or cracked concrete?
- Are exterior surfaces illuminated with good lighting?
- Are unsafe conditions reported immediately (holes in sidewalk or parking lot, uneven surfaces or exposed rebar, etc.)?

Good housekeeping

- Are work areas clutter-free and cleaned regularly?
- Are warning signs placed to alert of a hazard that cannot be removed immediately?

Shopping carts

- Are shopping carts free of defects? Do they have child seats (with warnings) and belts to properly secure children?

Ladders

- Are ladders on the sales floor always attended by an employee?
- Are customers restricted from using ladders?
- Do employees use an appropriate ladder to stock shelves, or do they stand on shelving?
- Are ladders inspected?
- Do employees carefully ascend and descend from the ladders, using three points of contact at all times?

Proper use of ladders

Ladders are a necessity in the retail environment and can present unique opportunities for both unsafe acts and conditions. Employees who use ladders must be trained in the proper selection, use, storage and inspection. Improper use can lead to serious injury to employees and the public.

These principles apply to rolling, extension and stepladders:

- Always have the right ladder for the job.
- Look closely and inspect your ladder for any damage or missing parts.
- Ensure a safe stable ladder set-up.
- Move carefully as you ascend and descend from the ladder, using three points of contact at all times.

Be sure to examine the ladder from top to bottom for any damage or missing parts:

- Make sure all labels are attached and legible.
- Inspect moving parts (spreaders or other locking devices) to ensure they are in good working order.

- Verify non-skid safety feet are in place.
- Confirm there are no structural defects and all support braces are intact.

Good maintenance includes lubricating moving parts and regularly ensuring the steps are free of grease, oil, etc. If the ladder is in poor shape, tag it for repair or dispose of it. Never use a damaged ladder and never make temporary repairs. *Note, most ladders cannot be repaired to manufacturer's specifications.*

Ensure a safe and stable ladder set-up:

- Move carefully as you ascend/descend the ladder.
- Always using three points of contact (can be one hand and two feet or two hands and one-foot).
- Wear clean and slip-resistant shoes.
- Never use the top two steps of a ladder.

Once the job is complete, climb down, fold the ladder up, remove from sales floor and properly secure your ladder in the backroom. **(Always remove the temptation for a customer to use a ladder.)**

Improper use can lead to serious injury to employees and the public.

Choosing the right ladder

When choosing a ladder for your sales floor or warehouse, you must know the task and consider the following:

- Load capacity of the ladder
- Ladder height
- The ascent/descent angle of the ladder
- The material the ladder is made of

Step/extension

Most heavy-duty step/extension ladders are capable of supporting up to 300 pounds of weight and should

not be higher than 10 feet for general store use.

Rolling

Most rolling warehouse ladders are capable of supporting up to 300 pounds (same as step /extension). If the combined weight of the person and materials exceeds 300 pounds, then choose a two-person mobile maintenance platform or a type 1AA 375 lb. rated ladder. The climbing angle will dictate which ladder is appropriate for the task:

- Forward descent ladders allow you to walk down facing away.
- Standard descent ladders require that you face the ladder when climbing up or down.

Steel and fiberglass are the preferred materials for these ladders. Wood is not recommended because it is less stable. Be sure to use fiberglass non-conductive rolling ladders for work near electrical hazards because steel ladders can conduct electricity.

References

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<http://www.osha.gov/SLTC/walkingworkingsurfaces/index.html>

Zurich Risktopics:

4-3.007 May 1996 Country of Origin: U.S. Slip Resistant Coatings and Mats (RT4-3.007)

If you have any questions regarding the content of this publication, please send them to: retail.safety.solutions@zurichna.com

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