



Church safety solutions

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Slip, trip and fall (STF) prevention

Inside this issue

STF basics – What is the real issue?	1
What causes a slip, trip, or fall?	1
STF data	2
STF prevention basics	2
Sample STF prevention checklist	4
“Lessons of loss”: Real-life examples of costly (and preventable) church losses	5

Coming soon:

How to deal with donations

STF basics – What is the real issue?

Slips, trips, and falls affect all of us. Most of us have experienced a STF at home or at work in some form during our lives. The real issue is when a STF turns into an injury. Some injuries can be minor and do not result in any long-term effects, while others can be permanently disabling. STFs are a concern for churches since they have risks not only from the activities that are conducted, but also the varying ages and physical abilities of members. It is also important to recognize that churches typically have open access to employees and visitors enabling STFs to occur in any area of the church, including corridors, stairwells, aisles, exterior steps, sidewalks, parking lots, gyms, kitchens, in the fellowship hall or the sanctuary. In this issue of Church safety solutions, we will examine basics of STFs and the steps that can be taken to prevent them or minimize their severity.

What causes a slip?

Slips are the result of a lack of traction between an individual's foot or shoe and the walking surface. Slip incidents normally increase during the winter months and involve church members or visitors slipping and falling on ice or snow in parking lots, on sidewalks,

steps or stairs and near entrances. 40 percent of the STF claims reported to Zurich occur in the winter months.

Slips also occur on surfaces that have inadequate slip resistance, such as marble or granite surfaces that are hard exterior walking surfaces that become slippery when wet.

What causes a trip?

Trips are caused by a person's foot or leg being caught on a raised area, an uneven walking surface like a crack in a sidewalk or object while walking. Pedestrians typically trip on cracked or raised edges of a sidewalk or curbing, stair nosings, door thresholds, curled entrance mats or other raised surfaces or objects. Sometimes the trip is the result of an unsafe condition, such as a sidewalk that goes through a freeze and thaw cycle each year or lax facility standards that permit trip exposures to exist. Sometimes it is just a failure of the individual to lift their foot the proper height to step onto the sidewalk, or climb a set of steps.

Some trips can be triggered when items are stored improperly such as in a stairwell. The person's foot can get caught by the object and can lead to a fall.

Slip, trip and fall (STF) prevention - *continued*

What causes a fall?

Falls can come from two sources. Falling on the same level many times is the end-result of a slip or trip. This can occur when a person's center of gravity or forward motion is interrupted, resulting in a fall.

Falls can occur when church employees or volunteers are using a ladder or may be on an elevated area. The misuse of ladders, or **not** using a ladder when the need arises, is a common way for serious injuries to occur. Even a fall from a short distance can result in severe injury.

Falls can occur during recreational activities in daycare operations that involve jungle gyms, climbing walls or children climbing on other church structures.



Centers for Disease Control & Prevention – Data

- In 2007, the leading cause of all non-fatal injuries is related to unintentional falls.
- In 2007, the leading cause of all fatal injuries is related to unintentional falls.
- Among older adults, falls are the leading cause of injury deaths. They are also the most common cause of nonfatal injuries and hospital admissions for trauma (CDC, 2005).

Zurich data from 2003-2007 shows that 52 percent of all general liability claims are related to STF cases. 35 percent of all workers compensation cases involve STFs.

STF prevention basics

Preventing STFs on church property involves the elimination or control of conditions or substances that could lead to a slip, trip, or fall. Maintaining a clean and organized church serves as an essential element of preventing or minimizing STF incidents. It is the duty of the church to maintain its premises in a reasonably safe condition for members and guests. Church leadership should establish a STF strategy, which includes at a minimum the following elements:

1. Establish a spill response/clean up plan

A working plan should be established in the event that something is spilled on the floor or water is tracked into the building during a rain or snow event. The purpose of this action is to minimize the immediate effect of the spill. This may require assignment of responsibilities for key individuals, such as ushers or greeters, to contain or cordon off the area, post

appropriate signs, and take action to clean up the area. You may have a custodian on staff that will be assigned this responsibility or you may have another individual with this responsibility. The important factors are that a plan is established, action is taken, and appropriate clean up and signage materials are available.

2. Incident reporting and investigation procedures

All churches need a reporting and investigation process for any incident that may have resulted in a slip, trip, or fall. Quick response to these incidents is necessary to aid the person and to be able to preserve the clear facts of the case. Some incidents may end up being fraudulent and church leadership must have a documented reporting and investigation process to deal with all STF cases.

STF prevention basics - *continued*

3. Ladder safety – Use the right tool for the right job

Ensure that the right ladder for the job is selected and that the person using the ladder is authorized to use the equipment. In many instances, individuals using ladders have not selected the right ladder for the job, are improperly using a ladder, or were never authorized or trained to use a church ladder. Reference the attached Zurich Risktopic titled 'Working on elevated surfaces at churches' for more details.

4. Snow and ice removal program

In order to help mitigate liability risks of snow and ice accumulation on church grounds, church leadership should implement a snow and ice removal plan.

This is particularly important to churches since they have visitors as well as church employees on church grounds at various times of the day. Snow and ice removal can be delegated to church staff or outside contractors can also be utilized. If you decide to undertake this task in-house, ensure that you have adequate resources, supplies, personnel and appropriate procedures to deal with various snow and ice conditions. Snow removal may be necessary at early hours before opening of the church and several times during the day and night. In either case, a certain level of planning is essential. It is also recommended that a snow and salting log be established to document when these control measures are applied. Churches must make sure that proper third party contractor controls are in place when selecting a contractor. This topic was covered in the June 2009 Church safety solutions.

5. Church inspection program

Efforts to review the exposures that may lead to STF cases on church property is recommended. Inspecting church grounds on a regular basis or prior to church events will help identify exposures prior to full occupancy. All areas of the church, internal and external, should be reviewed on a regular basis since conditions may change frequently. Stairs, hallways, entrances, sidewalks, railings, bathrooms, kitchens, sanctuary areas, and daycare areas are just some of the areas that need to be

continually reviewed to help make sure conditions are reasonably safe. A sample checklist is included in this newsletter.

6. Walk off matting – During precipitation events

At entrances and exits, sufficient walk off matting should be in place to pick up any moisture that can be tracked in from shoes. This is particularly important with tile or marble floors since their surfaces may become slippery during rain or snow events. Make sure that appropriate mats are in place and that they do not cause a tripping hazard themselves. Consult a floor mat service vendor for the best way to handle mats in your facility.



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 is also important. Overlapping mats can create a tripping hazard. If you must use multiple mats to cover the floor surface, ensure that they are adhered to the floor or have a non-skid backing to prevent movement.

7. Proper signage

There are times when warning employees and visitors of a hazard such as water on the floor is important. Entranceways after a snow or thunderstorm are commonly marked with caution signs. If a floor was just mopped, identifying the condition of the floor is important. Lastly, if a spill or leaky spot in a roof is present, these areas are common situations where caution signs should be utilized. Even though signs can provide notice that a floor is wet, it does not remove the problem since the sign has to be read and understood by the person walking by the sign. A better solution is to clean and dry the floor immediately, before it creates a problem.

Changes in elevation should also be marked. Curbs are commonly marked with high visibility paint where visitors or church members may need to step up or down. During your church inspections, this is an area to review to make sure proper signage and marking is completed.

Sample STF prevention checklist

Church inspections can be used effectively to help prevent STF injuries on church properties. No one form can be designed to fit all conditions. We urge you to use this sample as a guide in developing your own form. Consider interior and exterior areas when conducting your facility inspections.

No.	Area/Condition to Observe	A = Acceptable U = Unacceptable	Corrective Action (Include Person responsible and anticipated date of correction)
1	Employees are reminded often to pay attention to where they are walking, paying particular attention to slippery floors, clutter, worn, torn, or loose carpeting		
2	All exit corridors are free of storage items and furniture allows free access to exits		
3	All stairwells are free of items and materials being stored on steps		
4	Stairwells and hallways are properly illuminated and have working backup emergency lighting		
5	Handrails and guardrails are secured and constructed to meet current safety standards		
6	Office areas are organized and file drawers are closed		
7	Kitchen areas are clean, including floor surfaces		
8	Kitchen mopping procedures are in place to help make sure that clean rinse water is used during the rinse phase along with appropriate cleaning chemicals. This strategy helps to make sure that greasy water is not placed back onto the floor, which could result in slippery conditions		
9	Mop heads are changed regularly		
10	An active spill response plan is in place		
11	Employees or designated individuals are aware of the location for spill response and related clean up materials		
12	Employees and volunteers working in the kitchen are discouraged from wearing shoes with open-toes, high heels, or flip-flops		
13	Employees and volunteers are encouraged to wear shoes with non-slip soles		
14	Entrance mats adequately cover the foyer and entry into the church		
15	Floor mats are in good condition, i.e., no curled edges that could cause a trip		
16	Wet floor signs are regularly and properly used		
17	All ladders are inspected on a regular basis to help make sure they are in good condition and secured to prevent unauthorized usage		
18	Rest rooms are equipped with non-slip surfaces and maintained properly		
19	Parking lots and sidewalks to the church are properly maintained; no cracks or potholes are noted		
20	Visitors are discouraged from running on church property		
21	In winter months, sanding, salting, and snow removal efforts are adequate		
22	Cords on the floor are tucked away to prevent tripping on them		
23	STF incidents are investigated and contributing factors to the incident are clearly identified		
24	Stairs with more than three risers are equipped with proper guardrails		
25	If applicable, daycare or Sunday school areas are inspected to remove STF hazards for children		

Lesson of loss

The following “Lesson of loss” was taken from a real event reported to Zurich. Certain details have been changed to protect the anonymity of those involved.

Slip and fall on ice

A person (non-member) slipped and fell due to ice on the sidewalk in front of a church. The injured person fractured a kneecap and elbow, requiring extensive medical treatment and rehabilitation. Although there was no precipitation on the day of the injury, there had been snowfall several days earlier. The injured person claimed that snow and ice fell from the church’s roof onto the sidewalk, melted, and then refroze. The church claimed that they did remove snow and ice from the sidewalk earlier in the day and placed salt on the sidewalk. Initially, the church claimed the city was responsible for the sidewalk snow removal, but this turned out not to be the case. The church had a procedure for snow and ice removal once there was specific accumulation of precipitation; however, allegedly additional snow and ice fell from their building onto the sidewalk after the

church removed accumulations earlier in the day. Typically, the church blocks off this section of the sidewalk when it becomes icy, but did not do so on the date of the injury. The injured person’s claim against the church was settled for \$400,000.

Lessons learned:

Responsibility of sidewalks varies by municipality – confirm what the statutes are in your city. Through your routine self-inspections, determine if water (including melting snow and ice) is draining away from your building to a safe location. This church established good procedures for handling snow and ice, but did not fully implement those steps on the date of injury. For this and other risks, consider what is foreseeable to happen, and then work to control those risks with measures that are reasonable and no less than what would normally be expected.



References:

National Safety Council "Accident Facts"

Centers for Disease Control

http://www.cdc.gov/ncipc/wisqars/nonfatal/quickpicks/quickpicks_2007/allinj.htm

<http://webappa.cdc.gov/cgi-bin/broker.exe>

Zurich Risktopic – Snow and ice removal plans for public places

Zurich Risktopic – Working on elevated surfaces in churches

Zurich Church Safety Solutions March 2007 issue – Ladder safety

Zurich Health Care Safety Solutions August 2008 issue – Slip, trip and fall prevention

If you have any questions or if you would like to receive electronic copies of any of the referenced materials above, please write to us via email at: churchsafety.solutions@zurichna.com.

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Zurich Services Corporation
Risk Engineering



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Quality-Assured Solutions Provider

The information provided here is not intended to be used as a legal guide or to be inferred as a form of legal advice. The first step your church should take is to seek legal counsel for contracts or agreements with volunteers who will be on your premises. Zurich Services Corporation cannot direct you on specifics of these or other types of agreements. Instead, we will be discussing some common situations that involve volunteers and related risk management practices in this newsletter. These points can be used for discussion topics to work through church leaders.

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