

One Unsafe Step Forward...

Property managers and owner are tasked with maintaining properties by investigating and resolving owner complaints, enforcing rules of occupancy, inspecting vacant units, completing repairs, planning renovations and contracting with service providers such as landscapers and snow management companies.

Slip, trips and falls cause 8.6 million visits to the emergency room each year and represent 25% of all reported injury claims per year. In fact, an internet search of "trip and fall" will reveal that there are many lawyers and law practices looking to take on such cases.

Slips occur when there is too little traction or friction between the shoe and walking surface. Trips occur when a person's foot contacts an object in their way or drops to a lower level unexpectedly. Falls occurs when you are too far off balance. Both slips and trips result from unintended, or unexpected, changes in the contact between the feet and the ground. Major factors include: uneven walking surfaces, walking surface conditions, poor lighting or visibility, poor design and limited accessibility.

Zurich Insurance Company indicates that 42% of claims are the result of change in surface and 23% from weather conditions. In an effort to reduce the potential for a claim, a property manager should create a program for regularly property inspection including parking lots and high foot traffic areas. An inspection log should be kept to track claim history and routine monitoring. A preventative maintenance program with a reputable network of

Many Costly Steps Back

By Patti Ventura
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vendors to provide routine maintenance ensures overall risk mitigation and a potential defense by establishing commitment to public safety and policy. The efforts of a property manager to reduce the frequency of incidents and claims will potentially lower insurance premium.

Common injuries from slips, trips and falls include sprains, strains, bruises, contusions, fractures and abrasions. These claims are timely and costly. People are paid out for pain, lost wages, temporary or permanent disability, reduced quality of life and depression. Some payout of recent insurance claims include:

- Parking Garage Weather Related Fall – Fractured wrist. Settlement - \$55,000
- Raised Concrete – Broken Ribs. Settlement - \$25,000
- Pot Hole – Torn ACL. Settlement - \$375,000

The above payouts can take anywhere from two to five years until a settlement is reached.

Common trip hazards that a property manager should be looking for on their property include:

- Tree Root Damage
- Ponding Areas
- Sunken Sidewalks
- Asphalt Potholes
- Sunken Driveways
- Icy Areas
- Brick Pavers

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UNSAFE STEP...

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There are some great repair and maintenance options available to help property managers attack hazardous conditions, especially in the winter and early spring.

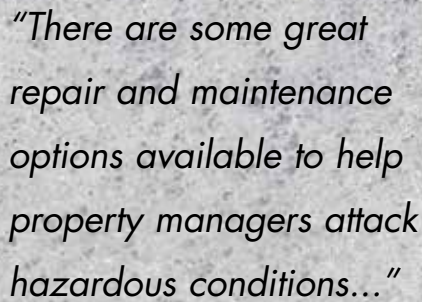
Infrared Asphalt Restoration is an economical way to fix uneven pave-

ment or potholes. High intensity heat from infrared rays penetrate and soften the existing pavement allowing it to be raked and easily removed. The final product is not a patch, but rather a much better adherence between old and new asphalt. The adherence allows for a smooth, gradual and seamless transition that water cannot penetrate.

Concrete Poly Raising, often referred to as slab jacking or concrete leveling, is a fantastic alternative to repairing or replacing concrete slabs. Holes are drilled into the concrete slab, polyurethane foam is pumped under the slab, and the voids under the concrete are filled raising the slab back to grade. There is minimal downtime while the repair being performed.

Liquid anti-icers (deicers) are being used more and more on the east coast. It works like anti-freeze by lowering the freezing temperature of water and preventing ice from forming a strong bond to the road or sidewalk. It helps to keep asphalt and concrete surfaces from becoming slick, improve safety, lower costs and reduce slip and fall accidents.

In conclusion, a proactive approach is the best approach. Property managers who keep maintenance logs and have preventative maintenance programs typically receive better insurance rates and have fewer incidents of slips, trips and falls. Proper planning, program development and consistency help keep homeowners safe and allow property managers to stay ahead of potential issues. ■



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