6 ways to prevent falls at your business.



According to the National Floor Safety Institute, falls account for more than eight million emergency room visits – more than any other incident. So, keep your customers safe, and let our experts offer a little assistance. Find out how you can prevent falls at your business.

To prevent falls at your business:

- 1. **Use "wet floor" signs when needed.** What happens when your customers track the outside, inside? If you're a small business owner, you know there's no way around unwanted water. But there is a way around doing even more damage. A simple "Caution: Wet Floor" sign can help increase awareness, and it should make consumers adjust their behavior accordingly. (But it can't hurt to give them a verbal reminder, too.)
- 2. **Invest in entryway mats.** Want to take your fall prevention project to the next level? Directly inside your door, lay down moisture-absorbent mats. These will become your first line of defense immediately reducing the risk of accidents. Just make sure to buy mats with an anti-skid backing to avoid sliding.
- 3. Salt your sidewalks and parking lot. As a business owner, you should always be aware of the weather. Especially in the winter. Keep a close eye on temperatures expected to be below freezing because they're the most dangerous. If there's any opportunity for ice, make it a priority to salt your property. Even if that means making arrangements to ensure all sidewalks and parking lots are treated with anti-icing products. Counting on a third party to complete this? Make sure they have up-to-date coverage and make it a practice to request a copy of their certificate of insurance to have on file.
- 4. **Be aware of necessary repairs.** All year long, look out for areas of your sidewalk and parking lot that need to be repaired (and get them restored) ensuring a smooth walking surface to help avoid falls. (If you rent your space, notify the building owner of the repairs

needed.)

- 5. Let there be light. Did you know darkness can actually be a barrier to your business? For example, if customers can't see where they're walking, they could trip and fall. So, making sure your business is well lit? It's certainly worth it. We recommend using bright bulbs in front of your business, in your entryway and in your parking lot. Then, replace bulbs as soon as they burn out. (Need an extra incentive? A well-lit business can also help deter theft.)
- 6. **Clear the clutter.** When it comes to keeping your customers safe, sometimes the smallest efforts are the most efficient. Remind your team (and yourself) to keep obstacles out of the walkways and to close doors/drawers when done. Additionally, if you're stacking items or putting them on shelves, go from heaviest to lightest to avoid other injuries. (Just keep enough ceiling clearance for the sprinklers.) Then, for even more peace of mind, invite your insurance agent in for a visit. Our experts will do a walk through assessing all the worst-case scenarios and offering tips to avoid them.

What happens if a customer slips, trips or falls – despite your best efforts? While your commercial insurance *should* offer coverage for bodily harm, it can't hurt to ask an agent. To get started, find one near you, then get the peace of mind that you're properly protected.