Winter Safety for Businesses and Homeowners

Just because life slows down a bit in the winter doesn't mean we're any less likely to run into safety issues. Throughout the pages of this safety guide we discuss a wide array of concerns ranging from frostbite prevention to frozen pipe remedies.

Grab a blanket, put on your warmest pair of slippers, and enjoy all of this helpful information as you start thinking about reinforcing a culture of safety in your home or business this winter season.

Winter Safety

"What good is the warmth of summer, without the cold of winter to give it sweetness?" – John Steinbeck

For those of us who deal with *real* winter – iced-over roads, constant shoveling and salting, and waking up early just to get the car warmed up – it can be difficult to fight back at least a little bit of an eye roll for John Steinbeck.

Sure, small doses of winter here and there can be refreshing, but really, by the end of January aren't we all just ready for it to be over?

In addition to the cold, dreary weather, winter can have an incredible impact on your personal health and well-being, as well as the overall safety of your home or business. Throughout this safety guide we'll share some of the most common and most severe winter-related injuries and property damage.

The information in this guide has been designed to be relevant to both individuals and business owners. If you have any questions about any of the tips presented in the following pages feel free to contact a West Bend loss control representative or an independent insurance agent near you.

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SPENDING TIME OUTDOORS THIS WINTER

Let's start this winter safety guide off with the most elementary advice… how to stay safe while spending time outdoors.

While you likely aren't spending as much time outdoors in the winter compared to summer, it's arguably more important to be prepared for everything Mother Nature might throw your way in the colder months.

Some of the following advice may seem straightforward, but if everyone followed these three simple steps we wouldn't see nearly as many injuries or fatalities each winter.

Step 1: Get Educated

To help keep yourself and others safe from weather-related injuries you need to understand the different ways you're likely to get hurt. In the next section you'll learn about hypothermia and frostbite, but depending on where you live, there may be other concerns. For example, some areas are far more susceptible to ice storms while others might be more susceptible to white outs.

If you intend to spend any extended time outdoors this winter, make sure everyone is well informed about standard safety protocols and can spot the signs of cold-related illnesses. Remember, you may be the one who needs help, so everyone should be prepared.

Step 2: Monitor Weather Patterns

Monitoring the weather before any outdoor activity can help keep people safe from the dangers of extreme cold. After all, if you don't know what kind of weather to expect, you can't be prepared to wear the proper clothing or have the proper equipment.

If the forecast calls for extremely low temperatures or a high wind chill, you may want to consider cancelling or postponing your plans or, if possible, moving the activity indoors. Schedule breaks for participants to return indoors and warm up before resuming any outdoor activity in cold weather.

Monitoring the weather before any outdoor activity can help keep people safe from the dangers of extreme cold.

Step 3: Wear the Proper Clothes

Once you have an understanding of the type of weather you might be up against, it's imperative that you plan on wearing the proper clothes. One of the most common contributing factors to cold weather injuries is improper or inadequate clothing. Before participating in any outdoor activities in cold weather, make sure you're outfitted properly, and make sure anyone you're with is dressed appropriately as well. In most instances, you should wear this gear when spending time outdoors:

- Hat: should cover the ears;
- Gloves: water-resistant, ideally with adjustable wrist straps;
- Heavy jacket: with multiple layers underneath;
- Boots: water-resistant and worn with winter socks; and
- Pants: water-resistant.

It's possible to overdress for the outdoors. For example, if you know you'll be engaging in strenuous activity before spending idle time outdoors, you'll want to wear multiple layers of clothes. If you dress too warm during the strenuous activity and your clothing isn't capable of managing the sweat, you'll put yourself at increased risk when your body finally begins to cool down.

HYPOTHERMIA & FROSTBITE

Exposure to cold temperatures claims hundreds of lives in the United States every year. The two biggest causes of cold-related injuries and deaths are hypothermia and frostbite; we'll discuss each of these now.

An October football game turned into a nightmare when eighteen athletes and two spectators needed to be treated for hypothermia before halftime. With near-freezing conditions and driving rain, school officials made a terrible error in allowing the homecoming game to continue which put dozens of players, coaches, and spectators in severe danger. Only after players and fans began collapsing did officials finally cancel the remainder of the game.

Statistics

These statistics demonstrate how serious the dangers of extreme cold are and why it's important to always be prepared for any outdoor activity in the cold:

- Almost 700 people die from exposure to extreme cold in the United States each year. Only 50% of these deaths are due to extremely cold weather; the rest are caused by cool weather combined with rain or getting wet.
- 10,000 people experience some level of frostbite in the United States every year with injuries to the hands and feet accounting for 90% of all frostbite cases.
- Statistically, infants and the elderly are at the greatest risk of hypothermia.

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Recognizing Hypothermia

Prolonged exposure to cold temperatures will cause your body to lose heat faster than it produces it, and eventually your overall body temperature will decrease. Abnormally low body temperature is a serious medical condition that affects the brain and can be fatal. Hypothermia most often occurs at extremely cold temperatures, but can occur at temperatures above 40 degrees if an individual becomes wet. Hypothermia can strike quickly so early recognition is key.

The symptoms of hypothermia vary from adults to infants and are:

Adults:

- Shivering
- Exhaustion, Fatigue
- Confusion/Disorientation
- Drowsiness
- Fumbling Hands
- Slurred Speech

Infants:

- Bright Red Skin
- Cold Skin
- Low Energy

Treating Hypothermia

If you notice anyone experiencing the symptoms on the previous page, it's important to respond quickly. The first thing you should do is measure the person's temperature, and if it's below 95 degrees, seek medical attention immediately. If medical attention isn't readily available, you should immediately begin warming the victim. These steps are just some of the many ways to warm someone suffering from hypothermia:

- Move the victim indoors or into a shelter better shielded from the elements.
- Remove any wet or damp clothing they may be wearing.
- Focus on warming the body center first (chest, neck, head, and groin) by rubbing with dry blankets or towels.
- Provide warm, non-alcoholic beverages.
- Keep the person warm even after the body temperature has increased.
- Get medical attention.

In extreme cases, individuals will lose consciousness due to hypothermia. If this is the case, seek medical attention immediately and prepare to administer CPR. In extreme cases, the individual's pulse will slow down dramatically and it may appear they're dead. If you detect a faint pulse, CPR should be continued until medical attention becomes available. If it's possible to do so effectively, attempt to warm the victim while administering CPR until medical aid arrives.

Hypothermia can occur indoors, especially in babies and older or ill adults that are not dressed warmly enough.

RECOGNIZING FROSTBITE

Frostbite is another serious cold-related injury that can cause permanent damage and even lead to amputations in extreme cases. Frostbite occurs when extremely cold temperatures freeze body tissue. Since numbness is one of the first signs of frostbite, it's difficult to know if you're experiencing it, which is why it's so important for others to recognize the symptoms and help treat an affected person before permanent damage occurs. The main signs and symptoms of frostbite include:

- Redness or pain on any area of skin
- Gray, white, or yellowish skin color
- Firm or waxy feeling skin
- Numbness

Treating Frostbite

If you suspect someone might be suffering from frostbite, seek medical attention immediately. Another recommendation is to check the individual for signs of hypothermia since both afflictions come from prolonged exposure to cold temperatures. If medical attention is not readily available there are a few steps you can take to help an individual who may have frostbite:

- Move the victim indoors or into a shelter better shielded from the elements.
- If the suspected frostbite is on the feet or toes, help the victim avoid walking as pressure on frostbitten toes or feet can increase the damage.
- Submerge affected areas in warm water (the water should not be too hot as to damage the skin or surrounding tissue).
- Do not massage or rub affected areas as pressure can cause more damage.
- Do not use other heating elements since frostbite causes numbness and the affected areas could be burned without the victim knowing.

SLEDDING SAFETY

For folks who grew up with snow, sledding likely brings back some very fond memories. There were few things more enjoyable than grabbing a toboggan or inner tube and flying down a hill on a snow day.

We hope you still have a chance to go sledding from time to time, but at this point, you're probably watching over kids while they sled, or perhaps you own property that happens to be the best sledding hill in town. Either way, the next section has important information you should consider. You may not be aware of the very real safety and liability issues sledding presents.

Shocking Real Life Sledding Injury

A group of children and their parents went to a local park to go sledding. All of the kids had experience sledding, and they had all sledded on this particular hill many times before. One of the young girls decided to copy another group of children and rode her sled backwards. As she was riding backwards down the hill she veered off course and collided with a few trees near the hill. She struck a tree with the back of her head and was instantly knocked unconscious. After attempts to wake her failed, she was taken to a local hospital where she later died due to severe head trauma.

Sledding Injury Statistics

The Consumer Product Safety Commission (CPSC) recently conducted a study highlighting the amount of property damage and number of personal injuries sledding causes every year in the United States. In addition to tracking the speed of some sleds in excess of 25 mph, they found:

- There were 160,000 sledding, tubing, and tobogganing-related injuries in 2007.
- 15,000 of these injuries required emergency room visits.
- The cost of these injuries totaled more than $4 billion dollars.
- Most of these injuries were to kids ages 14 and under.
- The most common sledding-related injury was head injuries (15%).
- 43% of these were injuries to the brain.

Preventing Sledding Injuries

Sledding can be both safe and fun. Next time you're in a position to oversee children on a sledding hill, please consider these tips.

Sled in Safe Places

The first step in making sledding safer is selecting the right sledding hill. And there's more to picking a good place to go sledding than simply finding a steep hill with snow on it. You'll want to select a location that meets this criteria:

- The area must be clear of hazards like roads, trees, playground equipment, or bodies of water that aren't fully frozen over. The hill itself should be clear of these hazards, but so should the slow-down area. In some instances, it may be suitable to block a hazard, such as a single tree, by placing hay bails or other padding around it.

There were 160,000 sledding, tubing, and tobogganing related injuries in 2007

- The slow-down area should provide plenty of room for the fastest sledders. You need to be aware that some sleds are much faster than others and some riders are capable of reaching higher speeds.
- There should be a safe way to get to the top of the hill. The chief concern here is someone getting pummeled by a sledder while climbing back to the top.

Adult Supervision

Children should be supervised at all times, but it's important to pay extra attention when they're engaged in a potentially dangerous activity like sledding. A study by the American Association of Orthopedic Surgeons reported that **71% of all sledding injuries occurred without adult supervision**; the incident rate drops significantly when there's adult supervision.

Use Appropriate Equipment

Make sure all equipment used for sledding is safe and in good working condition. Sleds that are cracked, broken, or damaged in any way should be discarded immediately. Also, the use of anything other than a device designed specifically for sledding should be prohibited. Garbage can lids, lunch trays, tarps, or anything else that could be used as a sled should not be permitted.

Riders should also be aware of how their particular sled is meant to be ridden and what the designed rider load is. Putting more people on a sled than it was designed for could be dangerous to all riders and other sledders if the overloaded sled goes off course.

Helmets

Helmets are 85% effective in preventing brain injuries and should be worn by all children who sled, especially those under 12 years of age. Sleds going down steep hills can travel at speeds in excess of 20-25 mph and if a rider is thrown from the sled or crashes into an object, the damage could be extensive and even fatal. Every year there are deaths as a result of brain injuries suffered from sled accidents. Wearing a helmet while sledding can greatly reduce these injuries.

Sit in a Forward-Facing Position

By always sledding seated and in a forward-facing position participants will be in the most control of their sled. In a forward-facing position sledders are in the best position to view potential hazards and steer the sled or bail out if necessary. Positions to be discouraged are facing backwards, on the stomach, or anything else that would limit sled control.

Hill Owners

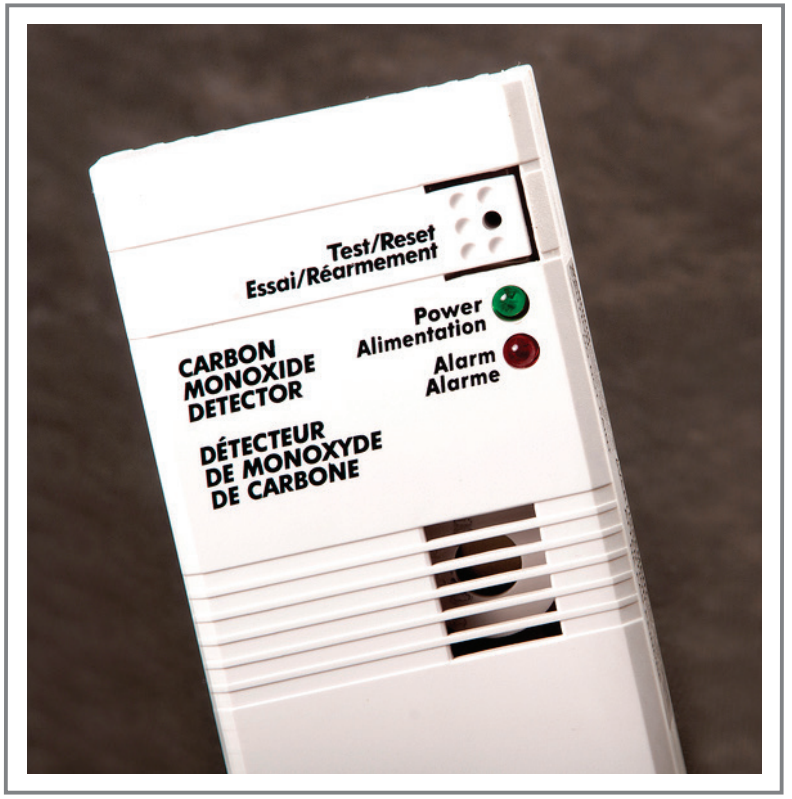
If you own property that has a sledding hill, you'll need to take several precautions to protect yourself from lawsuits and other damages. It's best to not open hills to the general public. Keeping sledders out can be difficult, however, so it's important to post signs detailing sledding rules for the hill if it's opened to the public. Ideally, all sledders should sign exculpatory agreements that effectively waive all liability. Waivers can be extremely difficult to obtain, but they're absolutely the best way to protect against lawsuits and claims of negligence.

CARBON MONOXIDE POISONING

Carbon Monoxide Poisoning in the News

Six apartment residents were rushed to a hospital after a carbon monoxide leak was reported at the complex. Emergency responders were called to the scene after a mother noticed her small child was unconscious. After discovering large amounts of CO in the air, paramedics and police officers inspected the entire building and discovered dozens of people exhibiting signs of carbon monoxide poisoning.

Luckily people were evacuated in time and no fatalities were reported. An investigation of the building revealed a faulty heater as the culprit. The building owner was fined for failing to provide adequate CO detectors throughout the apartment complex.



What Is Carbon Monoxide?

Carbon monoxide (CO) is a non-irritating, odorless, colorless, and tasteless gas produced when materials containing carbon are burned. Typical sources for carbon monoxide include cars, trucks, boats, stoves, appliances, heating systems, wood and coal burning sources, and anywhere else there may be combustion. When these fumes are produced in enclosed spaces, the effects and spread of CO are greatly increased.

Carbon Monoxide Poisoning Statistics

The National Fire Protection Association (NFPA) recently conducted a report concerning illness, hospitalization, and death associated with carbon monoxide in the United States.

- Every year there are an average 61,000 carbon monoxide incidents.
- Over 20,000 people are treated annually for carbon monoxide exposure.
- An estimated 480 people die every year due to CO poisoning.
- December and January are the peak months for exposure.
- Most instances occur between 6:00 and 10:00 pm.
- 89% of all reported carbon monoxide incidents take place in the home.

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What are the Symptoms Of CO Poisoning?

There are many symptoms of carbon monoxide poisoning, but affected individuals will often display them slowly. It's important to be able to recognize the symptoms because if a CO leak has occurred, you must act quickly. Some of the most common symptoms of carbon monoxide poisoning include:

- Nausea
- Vomiting
- Fatigue
- Dizziness
- Headaches
- Weakness
- Confusion
- Chest Pain
- Loss of Consciousness
- Respiratory Problems
- Death
- Neurological Problems

Buying, Installing, and Testing CO Detectors

Carbon monoxide detectors are the best defense against CO poisoning and should be in every building. While these devices provide great protection by sounding an alarm once unsafe levels of CO are detected, there are many instances of them failing due to improper maintenance. To ensure a carbon monoxide detector works effectively, it's important to adhere to these recommendations:

- Make sure CO detectors are properly installed according to the manufacturer's specifications.
- Do not block detectors with furniture, drapery, or other objects.
- Do not place CO detectors in corners due to lack of air circulation.

Take All CO Alarms Seriously

You must act quickly once a carbon monoxide detector goes off. Since one of the symptoms of CO poisoning is a loss of consciousness, you could potentially pass out before safely evacuating leading to even more severe symptoms and even death. If you hear a CO detector go off:

- Quickly check the detector to make sure it's not your smoke detector, and that it's not going off to alert you to change the batteries.
- Do a complete building-wide sweep to see if anyone is exhibiting the symptoms of CO poisoning. Make sure you thoroughly check all areas since CO can cause loss of consciousness and someone could have passed out before the alarm sounded.
- If you or anyone is suspected of suffering from CO poisoning, evacuate them from the building immediately and seek immediate medical attention.
- If no one is experiencing any visible symptoms of CO poisoning, vent the building by opening all doors and windows and turn off all potential sources of carbon monoxide including furnaces, water heaters, ovens, dryers, space heaters, and any other engines. If the alarm doesn't go off, contact a certified technician to inspect and correctly identify the source of the CO.

ICE DAMS

Real Life Claims

A large building in central Wisconsin was decimated by severe water damage after melting snow on the roof backed up through the shingles due to an ice dam. The ice dams had to be removed before any repairs to the inside of the building could be completed. Removing the dams consisted of an invasive procedure of steaming and scraping the entire roof, which ultimately cost almost $6,000. Once the ice dams were removed, repairs were made to the roof, gutters, drywall, and other fixtures. Total damage was in excess of $90,000.

The Birth Of An Ice Dam

Ice damming costs businesses and homeowners thousands of dollars every year. If a poorly-insulated structure isn't addressed in a timely manner, it may be necessary to completely replace the roof, insulation, drywall, hardwood floors, and other furnishings.

An ice dam occurs when snow accumulates on a poorly designed roof.

1. Warmth from inside the building heats the roof and melts the bottom layers of snow.
2. Snow then melts along the entire roof, except at the eaves or gutters. The melted snow subsequently pools along the eave and in the gutter.
3. The standing water eventually freezes and creates a dam. Icicles will often begin to form along the gutter, which is an early indication of potential damming problems.
4. Future water runoff will hit this ice dam and push up through the shingles and possibly into the building.

How To Prevent Ice Dams

As is the case with so many of the claims West Bend handles each year, preventing ice damming in the first place is much more cost effective than dealing with the consequences later. Consider the following steps – which have been listed in order of priority – to prevent ice dams from forming on your roof. Remember, ice damming is not a problem that will just go away; if a roof had ice dams last winter it will dam every winter after unless these steps are taken.

- **Remove or relocate any heat sources installed in open areas directly under the roof,** such as an attic or mechanical room. Remember, the temperature of the roof and attic should be the same as the outside temperature. If the overhang is cold, yet the temperature of the roof is warm, the snow will melt and create an ice dam at the eave.
- **Check the seals on attic hatches.** Heat from the building will seep through poorly sealed openings and warm the areas directly under the roof. Foil-faced foam board held together with aluminum tape should do a sufficient job of insulating these areas.
- Make sure the ducts connected to kitchens, bathrooms, and dryer **vents all lead outdoors** through either the walls or the top of the roof. These ducts should never lead through the underside of the roof as this will contribute to ice damming.
- **Add additional insulation on the attic floor** to keep heat from reaching the bottom of the roof. Check with a contractor to determine the appropriate level of insulation for your home/building.

- Recessed light fixtures can release tremendous amounts of heat into the attic if not properly insulated. If light from these fixtures is visible in the attic, the insulation is insufficient. Beware, however, as older recessed lights cannot be insulated without creating a fire hazard. Check with the manufacturer before proceeding.
- Any penetrations into the attic, such as partition walls or chimneys, should be thoroughly sealed and insulated. Again, if light can be seen around these areas from the attic, more insulation is needed.

Loss Mitigation For Ice Dams

Immediate steps can be taken to minimize short-term damage if ice dams have already begun to form on the roof. Note, however, the loss prevention recommendations above should be followed for long-term cost savings.

- Contract with a reputable contractor with certificates of insurance to remove snow from the roof as doing so can be extremely dangerous. Reducing the exposure of a serious injury or permanent damage to the roof through a contractual agreement is highly recommended. If all of the snow is removed quickly, there won't be any liquid to cause damming in the eaves and gutters.
- Some steps can be taken in an emergency situation where water has already begun flowing into the structure. Making channels through the ice dam allows water to drain off the roof. Again, contracting with a professional is highly recommended for this type of job.
- If a major roofing project is planned, ask the contractor for "ice guard". Ice guard is a protective layer added underneath the shingles to prevent water from seeping through. Ice dams will still form if the heat distribution is poor, but the guard will mitigate damage to the interior of the structure.

PREVENTING FROZEN PIPES

Every winter, water damage from frozen pipes is one of the largest sources of damage for homes and businesses. When a frozen pipe bursts, it can release hundred of gallons of water that can result in flooding, structural damage, and mold. Burst pipes can also cause significant disruption in normal business operations and even result in building closures. Fortunately, most of this damage is entirely preventable.

Real Life Claims

Over a weekend, a severe blizzard knocked out a building's power, and without a back-up generator, the temperature inside the facility drastically dropped. By the time employees returned to the building Monday, they discovered that three separate pipes had froze and burst over the frigid weekend. The damage to the building was extensive, including a basketball court and computer equipment. The facility closed for several days before they could re-open, and it took several weeks more before everything was repaired and the facility was back to normal operations.

Statistics

These statistics demonstrate how prevalent and costly damage from frozen pipes can be:

- Over 500,000 homes and businesses experience damage from burst frozen pipes every winter.
- Damage from frozen pipes has exceeded $4 billion dollars over the last decade.
- A 1/8 inch crack in a pipe can release over 250 gallons of water a day.
- Water damage is five times more likely to damage a building than fire.

Preventing Frozen Pipes

As mentioned earlier, preventing frozen pipes is entirely possible. All you need to do is follow these steps.

Ensure You Have Adequate Insulation

Check to make sure insulation along the outside areas of the building (i.e., the attic) is sufficient. Insulation has the tendency to settle over time, which can reduce its effectiveness at combatting the elements. Fill any holes to the outdoors with caulk and some form of insulation.

During the winter months always make sure doors and other openings are closed. Even a well-insulated pipe won't stand a chance against really cold weather.

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Regulate the Thermostat

Regardless of whether a building is being used, you should always maintain a minimum temperature of 55 degrees. When building temperatures drop below 55 degrees, the chance of pipes freezing greatly increases. Some people think shutting off the heat at night or while the building is unoccupied can save money on utilities but in reality, the cost of re-heating a building from a low temperature costs about the same as maintaining a consistent temperature. In addition, the cost of the damage from a burst pipe far exceeds any savings potential savings on heating costs.

Let the Water Run

When temperatures outside get extremely cold, another way to protect your pipes from freezing and bursting is to let the water run. You will only need to let the water drip from the faucet a minimal amount, as the slowly running water can greatly reduce the chances of your pipes bursting. Slowly running water can still freeze at cold temperatures, but letting the water run prevents them from bursting by relieving pressure in the pipes between the faucet and the ice blockage. Letting the faucet drip will waste some water so it should only be done when it's extremely cold outside (below 20 degrees) and used on pipes that run through unheated or unprotected spaces.

Minimizing The Damage From Frozen Pipes

If a pipe in your home or place of business does burst follow some of these steps to minimize the damage.

Know Where the Water Shut-Off Valve Is

This may seem like obvious information, but you might be surprised how many people aren't sure where their water shut-off valve is.

If you don't know where the water shut-off is in your home or at your place of business, stop reading this safety guide immediately and go find it. If you know where the water shut-off is, stop reading this safety guide immediately and make sure other people know where it is, too. All capable people living in a home should be aware of where the shutoff is. The same goes for businesses. There's always the possibility you won't be around to shut the water off, so it's important that other trustworthy employees know what to do.

Make Sure the Shut-Off Valve is Accessible

Knowing where to find the water shut-off valve isn't enough. You need to be able to get to it. Access to the shut-off valve should be open and obvious to anyone who may be asked to use it.

If you own a business that's open to the public, there's a strong possibility you have water shut-off valves located behind locked doors. If locking these doors is absolutely necessary, make sure enough employees know where to find the keys to unlock the door.

Minimize Damage by Opening a Main Drain.

Even after you shut off the main water supply, water will continue to flow through the burst pipe since water is already in the pipe system. In a home, turn on a faucet as close to the main water supply as possible, and you'll be able to divert a lot of the remaining water into a drain rather than through the burst pipe.

In a commercial setting, you can open the main drain that's typically located right next to the shut-off valve. Doing so gives you more control over where the remaining water in the system is diverted. Make sure you turn off the main water supply first though!

CLEARING SNOW FROM SIDEWALKS

Whether you're a homeowner, renter, or business owner, you're going to be impacted by icy walkways this winter. Ice and snow mean increased slip and fall exposure, and West Bend claims representatives can attest to that. Our workers' compensation and general liability adjusters see more claims in the winter months than at any other time of the year; it should come as no shock that a high percentage of their winter workload is the result of weather-related slips and falls.

Recommendations For Homeowners

Shoveling isn't just the neighborly thing to do, most municipalities require property owners to shovel any and all sidewalks abutting their property. Property owners failing to clear sidewalks in a reasonable amount of time may face fines from the city, and in some cases, may open themselves up to liability if someone slips and falls on the uncleared walkway.

In order to protect yourself legally, always clear the sidewalk as soon as you possibly can. If permitted, apply generous amounts of salt or de-icing compounds to reduce the risk of ice buildup. In most instances, these simple steps should be sufficient to provide you with legal protection. You may, however, also consider keeping a salting and shoveling log book (see the next section for an example) as discussed at the end of this section.

Recommendations For Businesses

While you do the very best you can to keep your driveway and sidewalks shoveled and salted, despite your best efforts, you won't be able to keep your premises 100% slip-free. You can protect your customers and employees, however, by considering these recommendations.

Contract with a Reputable Plowing Company

If possible, we highly recommend hiring a local contractor to plow snow. Before moving forward with any agreement, however, be sure to obtain certificates of insurance. Once you verify that the business carries insurance, it's important to sit down and put together a thorough snow-removal action plan. Clearly identify when the contractor should plow and where the snow should go. Be sure to tell him when your parking lot has the most traffic and your typical hours of operation.

Shovel Safely and Thoroughly

While many businesses will pay somebody else to plow, business owners often opt to shovel their own sidewalks. From a cost standpoint this makes sense, but it opens you up to increased liability and injuries to employees. Be sure to teach employees proper techniques for shoveling and salting to prevent repetitive motion, back, and shoulder injuries.

Document Work Done and Injuries

Keeping a **shoveling and salting log** is a great way to minimize liability; an example is included in the next section. When you can, show you've done everything in your power to stay on top of shoveling and salting; most courts will dismiss frivolous claims arising from slips on ice. After all, no one can keep a sidewalk clean 100% of the time. Your shoveling log should include the date and time the sidewalks were shoveled, as well as the name of the person who did the work.

Despite your best efforts, a winter weather slip-and-fall injury could happen on your premises. If a customer or employee reports they've fallen on your sidewalk or in your parking lot, **investigate the allegation immediately.** Identify exactly where the fall occurred and take as many pictures as you can. If ice or snow did contribute to the fall, shovel or plow the area as soon as possible. If there's no clear indication of ice or snow, make a note of the last time the area was plowed, shoveled, or salted.

SALTING AND SHOVELING LOG

Date	Time	Initials	Notes (Tasks completed, conditions, etc.)

From everyone at West Bend, thank you for your part in making the world a safer and healthier place. We hope that you have found the information in this free eBook to be helpful in your risk management efforts.

Please note that the chapters of this eBook only represent a fraction of the safety resources available to you. We encourage you to visit TheSilverLining.com to view West Bend's entire catalog of free safety articles, videos, and links.

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