

## **Snow and Ice Removal Programs**

**Snow** \`sno\ `n precipitation in the form of small tabular and columnar white ice crystals formed directly from the water vapor of the air at a temperature of less than 32 degrees F.

**Ice** \`is\ `n **a**: frozen water **b**: a sheet or stretch of ice.



### **1. Purpose**

The accumulation of ice and snow on walkways, stairs, driveways, interior roadways and parking lots can lead to unsafe conditions and slip and fall injuries. In addition to injured persons, legal issues can drive up expenses for property owners. Many of these expenses are indirect and are often far greater than the actual cost of an injury and are not covered by insurance.

This document provides guidance on developing a snow and ice removal program that can help to prevent slip and fall injuries and will help minimize the direct and indirect costs of injuries. It is intended for use by property managers and the maintenance staff of apartments, condominiums, co-op complexes and retail establishments. The program includes Risk Management Techniques to use with contractors, Snow Removal Logs, Incident Report forms, and guidance for using digital cameras to document incidents. Fewer claims and lower claim costs will help to control your insurance expenses.

### **2. Plan for snow and ice storms in advance**

First, develop a written snow removal plan. The plan should include: an outline of responsibilities, staffing, identification of potential problem areas, communications, and pre-staging of equipment, supplies and follow-up procedures. Your activities should be documented with a **snow and ice removal log**. Build in a review process to make sure your program is working as intended.

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This information may not address all hazardous conditions at your location and does not warrant workplace safety or compliance with federal, state or local laws.

As people enter buildings tracking in snow and ice, entranceways can become slippery and hazardous. Foul weather mats should be securely placed at entrances for a distance of 40 feet whenever possible. Place mats in each direction a person may travel after entering the building. Make sure mats do not curl and present an additional hazard.

Encourage residents and employees to report hazardous conditions as soon as possible so that corrective action can be taken. Consider making use of newsletters, Web sites, flyer postings on bulletin boards and meetings to communicate your message.

Every reasonable step should be taken to prevent accidents.

### **3. Risk transfer – Use of contractors**

Select snow and ice removal contractors carefully and before the start of the winter season. Consider the quality of their work, ability to react quickly to a storm, adequacy of equipment, experience, reputation and ability to meet the unique needs of your building or facility.

Protect your financial interests by using sound **risk transfer techniques**.

There should be a written contract between you and each of your contractors. These contracts must be signed by the contractors before they perform work at your site. The contract (contractual agreement) should include the following:

- The contractor should agree to provide quality work and to adhere to safe work practices recognized throughout the industry or specifically detailed by you.
- The contractor must agree to maintain general liability insurance with a minimum of \$1,000,000 and workers' compensation insurance and provide you with certificates of insurance.
- The contractor should name you as an additional insured on their liability policy.
- The contract should contain liability agreements and waivers of subrogation in your favor.
- The contractor should agree to hold you harmless in the event that there are liability claims arising from the action, inaction, and/or workmanship of the contractor. The contractor should also agree to waive subrogation rights in this area.

Contracts are legal documents and should be reviewed by your legal counsel. In addition, contact your insurance agent.

### **4. The snow and ice removal log**

It's important to remove the snow and treat the icy surfaces as rapidly as possible. It is also important to document these activities in a log. Harleysville has developed an easy-to-use Excel template to be used for this purpose or you can use the form at the end of the document. You can use this log, modify it, or develop a similar one for your properties. You

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may want to add additional information such as supplies used or the amount of time and number of staff needed to complete the task.

Documenting the date and time of the removal/treatment activity is important for several reasons:

- It provides critical information to use in addressing personal injury claims arising from ice and snow.
- If the you have more than one location it standardizes the system/method that all location managers can follow
- It provides an immediate electronic record of such activity.
- Records can be uploaded, or e-mailed to your main office, in real time, allowing management to track activities, establish priorities, balance staffing and check billing records.

**Note:** Maintain the same log even when work is performed by outside contractors or a combination of staff and contractors. You will achieve the same benefits as described above.

**In the event of an injury or claim filed as a result of snow and ice, inform the Harleystville Claims Representative that you have maintained a snow and ice removal log.**

## **5. When an accident occurs**

1. Complete the attached “Incident Report.”
2. Report the incident immediately to Harleystville Insurance-800-892-8877.
3. Photograph the accident scene.

## **6. Incident reporting**

When an accident occurs, complete an “Incident Report.” Harleystville has developed an easy-to-use Excel template for this purpose or you can use the form at the end of the document. The form has several important functions:

- It has pertinent information needed by the claims department.
- Provides documentation to your company of an accident.
- Can be used as a starting point to “investigate the accident causes” and develop corrective actions in your procedures, methods and management systems.

Notify your Harleystville claims representative that you have completed the “Incident Report.” The Incident Report should be completed for all accidents.

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## 7. Photograph the accident scene

A very important step in helping to protect your financial interests and resolving claims quickly is take photographs of the accident or incident scene using a digital camera. Have an easy to use digital camera at each location. The photos should be uploaded and sent by email to your Harleysville claims representative.

## 8. Digital camera tips

- Select an easy to use camera.
- The camera should have zoom capability.
- When the physical circumstances of an incident are being photographed (i.e. the alleged slippery step, or the cracked concrete, etc.) the photographer should take a series of photos leading up to the exact location of the alleged mishap.
- The camera should be able to focus within a 1-3 foot range for close ups of small items such as a protruding screw or nail.

Digital photos should be taken whenever an accident occurs. Their use is not restricted to snow and ice incidents.

## 9. Summary

Winter snow and ice storms can result in slip and fall injuries to residents, visitors and employees. Help to reduce the potential for these incidents by:

- Having a planned snow and ice removal program.
- Using sound risk transfer techniques.
- Maintaining a Snow and Ice Removal Log.

If an accident does occur:

- Complete an “Incident Report.”
- Report the incident immediately by calling 800-892-8877.
- Use a digital camera to photograph the incident scene.

## 10. Contact us for more information:

Loss Control Central  
Phone: 800-523-6344, ext. 8100  
Fax: 215-513-8157  
Email: [losscontrol@harleysvillegroup.com](mailto:losscontrol@harleysvillegroup.com)  
Web site: [www.Harleysvillegroup.com/losscontrol](http://www.Harleysvillegroup.com/losscontrol)

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## Incident Report Form

Property name:	
Address:	
City, state, ZIP:	

Person injured:	
If injured person is a minor, please contact:	
Address:	
City, State, ZIP Code:	
Home Telephone:	
Work Telephone:	

Date of incident:	
Time (indicate a.m. or p.m):	
Describe weather conditions:	
Location or incident:	
Description of incident:	<input type="checkbox"/> Trip & fall <input type="checkbox"/> Slip & fall <input type="checkbox"/> Fall from height <input type="checkbox"/> Crime <input type="checkbox"/> Other

Property damage &/or Injury:	
First aid measures applied, if any:	
Professional medical attention requested?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Ambulance required?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Hospital: <input type="checkbox"/> N/A	

Photos taken?	<input type="checkbox"/> Yes <input type="checkbox"/> No – Explain:
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### Witnesses

Name:		Name:	
Street:		Street:	
State/ZIP:		State/ZIP:	
Phone:		Phone:	

Reported by: _____ (signature of involved party)	Date: _____
Reported to: _____ (please print)	Date: _____ Title: _____
Reviewed by: _____ (please print)	Date: _____ Title: _____ Phone: _____

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