

Protect your business from liability insurance claims with commonsense precautions

Many small-business liability insurance claims could easily be prevented. And none are more preventable than slip and fall accidents, the most common type of claim.

With some basic common sense and a “safety first” mindset, you can help avoid most accidents before they happen. And no accident means no liability claim.

Lighting

- Inspect all interior and exterior lighting on a routine basis, and replace burned-out light bulbs. Adequate lighting helps prevent falls and provides a more secure environment for everyone.
- Conduct monthly tests on your emergency (backup) lighting system and repair it when needed.

Wet floors

- Clean up spills immediately. Especially grease spills. For large spills, have an employee stand near the affected area until the mess has been completely cleared.
- Display a yellow “wet floor/piso mojado” sign on freshly mopped floors until they are dry. It’s also smart to display the sign at entrances during periods of rain or snow when floors may be wet.
- Use floor mats at entrances and other areas that are often wet or slippery.
- Floor mats also prevent slips and falls in such areas as restaurant kitchens and by self-serve drink dispensers and salad bars.

Outdoor areas and parking lots

- Conduct daily checks on all parking lots and exterior walkways to ensure a smooth and safe path.
- Look for broken glass or other hazardous debris, and remove it.
- Repair potholes, large cracks or uneven pavement areas.
- Use contrasting paint to mark wheel stops in parking lots to avoid trips and falls.
- Clear all snow and ice promptly from walkways and parking lots, and repeat as necessary.

Floors and carpeting

- Regularly inspect all carpeted areas, walkway mats, tiles and wood for loose, torn or damaged sections. Repair or replace these immediately.
- Changes in floor elevation, such as a slight step down, should be clearly indicated.
- Doormats should always be slip resistant and lay flat. Replace soggy mats frequently in wet or snowy weather.
- Make sure any carpeted areas are stretched tight with no humps or loose edges.

Other hazards to avoid

- Avoid using extension cords in public areas.
- Place all trash in proper containers, and have trash cans emptied frequently so they don't overflow.
- Check refrigerators and restrooms hourly for water leaking on the floor.

By preventing these accidents before they happen, you can avoid potential liability claims against your [business liability insurance](#) policy.