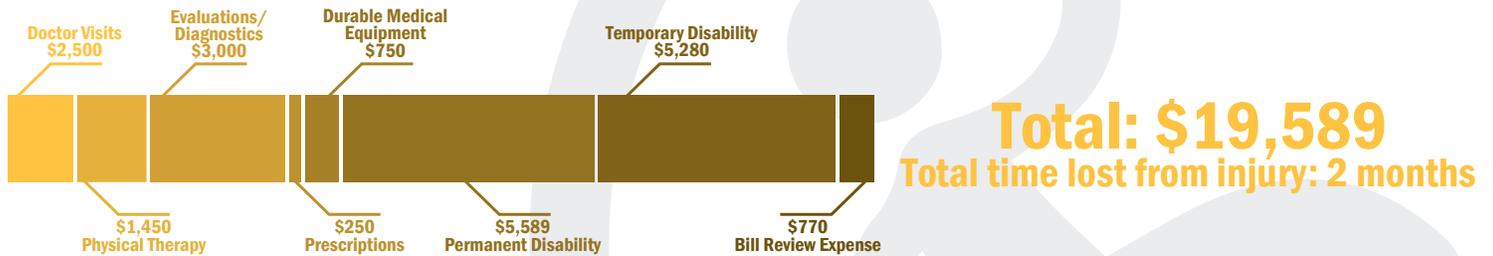


Claims Case Study: Slip & Fall

The Facts

A 33-year-old driver was making a delivery. On his way back to the truck, he slipped on a water spot and twisted his left ankle and chipped the bone. He was diagnosed with a high grade ankle sprain and peroneal tendon strain. The driver was off work for about two months and returned with no restrictions after undergoing physical therapy.

The Cost



The Solution

Slips and falls may seem like minor incidents but they can escalate into very serious injuries that can keep you off the road and cost your company a significant amount of money. While slips and falls are typically associated with winter conditions, such as ice and snow, they can happen any time of the year, in any weather condition. Even a small spot of water on smooth concrete is as slippery as walking on ice.

Consider wearing work shoes with slip-resistant soles. During a four-month trial conducted by Protective's Loss Prevention Department, drivers wearing SR Max slip resistant shoes reduced their slip and fall injuries by 70 percent. Find out how you can receive a discount on these shoes by emailing lossprevention@protectiveinsurance.com.

>> Reduce the risk of slips and falls by:

- Wearing appropriate slip-resistant shoes. Periodically check the condition of the soles and replace them as they wear down. Worn soles lose their slip-resistant quality.
- Never running or walking fast. The footing slip coefficient of friction is reduced at a hurried pace.
- Keeping all walking areas clean and clear of clutter.
- Maintaining good lighting both indoors and on outdoor walking areas.
- Securing electrical and phone cords out of traffic areas.
- Installing handrails on all stairways.
- Using a sturdy stepstool when climbing or reaching for high places.
- Cleaning up spills right away.
- Periodically checking the condition of outdoor walkways and steps, repairing as necessary.
- Removing leaves, snow and debris from outdoor walkways.
- Following proper lifting and carrying techniques, including inspecting the walking surfaces before walking on them. It's always important to look for obstructions along the way that may interfere with walking safely.
- Always using three points of contact when entering and exiting a vehicle.