

Doing the Slip, Trip, and Fall Tango

One, two, three; one, two, three; Trip, Slip and Fall! This cadence is one we hear about often at Markel. Trip and fall, along with slip and fall accidents, are the leading causes of injury-related claims in our Dance Insurance program.

Here are some examples of claims reported:

- After dropping off her granddaughter at dance practice, a woman tripped and fell on dimly lit stairs and fractured her ankle. Overall claim cost: \$47,208.
- A shopper was walking along a sidewalk in a strip mall and fell on ice in front of a dance studio. Although the studio was closed, the lease required the studio to maintain the sidewalk at all times. The studio was held liable for the shopper's shoulder injury. Overall claim cost: \$85,000. Most trip and fall or slip and fall hazards can be prevented.

Here's how:

- **Keep interior walkways free of tripping hazards.** Never allow dancers to place bags, clothes, shoes, or props in aisles or on steps.
- **Maintain external walkways.** Remove snow and ice from walkways, and apply ice melt in areas that might refreeze. Repair holes in the parking area and remove obvious tripping hazards. Paint handicapped ramps with yellow nonskid-warning paint.
- **Inspect public areas.** Before recitals or other public programs, inspect all public areas, including bathrooms and dressing rooms.
- **Keep people out of restricted areas.** Restrict access to hazardous areas and post a notice advising the area is off limits. Keep parents and visitors out of the wings. To prevent family members from walking around taking pictures or videos, consider hiring a professional to videotape performances and let the family purchase a copy.
- **Use absorbent mats on wet days.** Place mats at all entranceways. Make sure mats have slip-resistant backings and are long enough to dry shoes when people walk on them. Change dirty or saturated mats for clean ones, and replace mats that curl up at the edges. Post "wet floor" signs when necessary.
- **Keep walkways well lit.** Make sure walkways, hallways, and stairways are clearly illuminated.
- **Use ushers:** Have ushers with flashlights escort guests to their seats after a performance begins.
- **Check your leasing agreement.** If you're required to maintain your leased premises, you must be persistent to ensure that your landlord performs necessary repairs. Document your conversations and send written correspondence confirming them. If the landlord is unwilling to work with you, it may be time to consider moving your business elsewhere.

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- **Do a preliminary walk-through on rental facilities.** If your contract requires you to provide liability insurance when renting auditoriums for recitals, do a preliminary walk-through, checking the walk areas and restroom facilities. Delegate someone to check these areas every half-hour during the recital, and keep a record of it. It's important to view the rental site when the performance lights are on to see where potential hazards may be hiding.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.