

Keep Safe this Winter

Accidents increase in the winter, especially slip-and-fall accidents, auto accidents, and burst pipes. Luckily, there are many steps you can take to reduce the possibility of winter accidents.

To prevent slip-and-fall accidents:

- Clear walkways of ice and snow as soon as possible. Make arrangements with your snow removal contractor to clear sidewalks and parking lots before your clients arrive.
- Watch for black ice, which occurs when water melts and refreezes on dark asphalt surfaces, making it difficult to see. Downspouts and near-curb areas can become especially hazardous. Keep sufficient ice-melting compound on hand.
- Place skid-resistant, absorbent mats at all entrances. Inspect the mats frequently so they do not become tripping hazards. Replace frayed mats immediately.
- Check floors frequently and immediately clean up moisture. Post easily visible “Wet Floor” signs near damp areas.
- Document your efforts to keep your floors hazard free in a daily log or on your calendar. Most importantly, be consistent and timely with your cleaning and inspection schedule.

To prevent auto accidents:

- Don't drive if you don't have to!
- Have your fleet's tires professionally inspected.
- Consult your vehicle's owners manual for safe winter driving preparations and handling procedures. Review safe winter driving practices with anyone who operates a vehicle for your organization.
- Keep windows, mirrors, and lights clean. Keep windshield washer reservoirs filled with no-freeze fluid.
- Beware of ice. Increase normal following distances of 2 to 3 seconds to 8 to 10 seconds in slippery conditions. Watch cars in front of you and avoid areas where they slide. Remember that bridges and overpasses freeze faster than other road surfaces.
- If you start to skid, don't panic. Take your foot off the brakes or the accelerator; shift the car into neutral (automatic transmission) or declutch the car (manual); steer in the direction you want to go; and begin to accelerate slowly. Avoid panic braking or hard acceleration.
- If you have anti-lock brakes, keep the pedal depressed and don't pump the brakes (review the owner manual instructions). If you don't have antilock brakes, apply brakes firmly. If the brakes lock up, slowly release the brake pedal until the tires stop skidding and you feel them braking properly.
- Guard against SUV overconfidence. Four-wheel-drive vehicles are great for initial traction and avoiding getting stuck in the snow, but they have the same difficulty keeping control and stopping as other vehicles.

To protect pipes:

- Keep the heat on at night, over the weekend, and during holidays to keep your pipes from freezing. Paying a little more for heat is better than closing your center to repair water damage.

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- Seal all openings where cold air can get to unprotected water pipes. Cover pipes with foam or fiberglass insulation sleeves.
- Keep pipes from freezing underneath kitchen and bathroom sinks by opening cabinet doors. Warmer room air circulates around the pipes to keep them from freezing.
- Keep water dripping slowly through an open faucet to help reduce the potential of pipes bursting if they start to freeze.

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.