

From the Claims Desk: Slip-and-Falls

Snow and sleet have been on the ground for days. Everything is a giant mess – water and mud everywhere, tracked in to the building, even on the marble stairs that lead down to the area where people gather after services. You put up a sign that warns everyone to be careful on wet surfaces, but here comes a group of children sliding and jostling against each other. One boy slips at the top of the staircase and cracks his head on a step.

Slip-and-falls can happen anywhere at any time, and to anyone of any age or capability. “They’re difficult to prevent,” Samuel Carucci, Vice President of Claims for the Church Insurance Companies, says. “You have a lot of people coming in and out of church property on a regular basis.”

You may not be able to prevent every slip-and-fall, but you can reduce the risk by performing routine inspections and maintenance.

Inspect, Invest, and Repair

At best, a slip-and-fall can result in a cut or a scrape. At worst, it could mean “meniscus tears, head injuries – even winding up in a wheelchair,” Sam says. “You take the injured person as you get them; if they already have injuries and you exacerbate them, you’re responsible for that. It doesn’t matter if the person is an employee or visitor, they will have to be compensated.”

Slip-and-falls can be costly, and because you want to protect your congregation from harm, it’s important to invest in maintenance. Sam suggests that churches appoint someone, such as the sexton, to regularly inspect the grounds. If hazards are found, fix them as soon as possible. “Keep a log of the inspections and the repair schedule, too, just in case something does happen,” he says.

Negligent Maintenance vs. Accidents

“The church has to fix problems because slip-and-falls are serious, particularly if an elderly person falls. They can’t recover as easily as a young person,” Sam says. He notes that many slip-and-falls happen in the same area because repairs have not been made in a timely manner.

He recalls a case at a church where three people fell in the same location over a period of years. When a problem causing a fall has not been fixed, it is possible for a subsequent victim to make a punitive damages allegation. “That’s not covered by insurance. That’s something the church would have to pay,” Sam explains.

He cites an example of prompt maintenance from his own church. Sudden temperature changes caused land-heaving, which made the sidewalk buckle. Someone from his church spray-painted the area orange to call attention to the hazard until it could be repaired.

Winter Hazards: Especially Dangerous

Winter is one of the most hazardous times of year. To reduce the risks, Sam suggests the following:

- Prompt and thorough shoveling, clearing the snow down to the concrete surface
- Sanding or salting all surfaces where people walk
- Pointing downspouts away from sidewalks, walkways, and stairs
- Checking ramps for slickness and salting and sanding as needed
- Laying down mats in entryways to capture tracked-in moisture

“Accidents will happen anyway,” Sam says. “That’s why with proper maintenance is so important.” In other words, a few simple small steps can prevent a few big falls.