

*Disabling workplace injuries cost U.S. businesses more than \$1 billion per week.<sup>1</sup> Slips, trips and falls are a significant cause of injuries occurring at the workplace.*

*Are you doing everything to keep your credit union employees as safe as possible?*



## Workplace hazards & injuries

Serious workplace injuries have cost U.S. businesses more than **\$58 billion per year**. Nearly a 3 percent increase from the 2017 results.<sup>1</sup>

While data shows that overexertion is the leading cause of workplace injury, with more than a fifth of all injuries, falls account for a significant and growing number of losses. In fact, falls to same level and falls to lower levels rank second and third of the top 10 most common causes of disabling injuries.

Slips, trips and falls are a significant cause of workplace injuries. **In fact, over the last five years, nearly 600 claims totaling \$2.7 million were incurred by credit unions alone, according to The Hartford<sup>2</sup>.** Unsafe behaviors and conditions as well as absence of safety alertness can lead to these types of injuries.

With careful assessment, planning and sound policies and procedures, you can reduce the potential of slips, trips and falls in your credit union business.

### Inspecting Your Workplace

Print the attached checklist to assist in your workplace safety inspection. It is not intended to include all aspects of your inspection; however, it will provide a simple framework to address some of the most relevant risks impacting credit unions.



## Top 10 Causes of Disabling Injuries at Work

1. **Overexertion** Injuries related to lifting, pushing, pulling, holding, carrying, or throwing
2. **Falls (same level):** Falls on the same level, such as slipping on a wet floor
3. **Falls (lower level):** Falls to a lower levels, such as from a set of stairs, ladder, or platform
4. **Struck by Object / Equipment:** Getting hurt from an object falling from above
5. **Other Exertions / Bodily Reactions:** Injuries from crawling, bending, reaching, twisting, climbing, kneeling, or walking
6. **Roadway Incidents Involving Vehicles:** Accidents while driving on road
7. **Slips or Trips (without falling):** Injuries from tripping over an object or resisting a fall
8. **Caught In / Compressed by Equipment:** Caught or compressed by equipment, such as gears or rollers
9. **Struck Against an Object / Equipment:** Walking into an open drawer or door
10. **Repetitive Motion:** repeating motions or micro-tasks

Source: <sup>1</sup>[2018 Liberty Mutual Workplace Safety Index](#), Liberty Mutual Insurance

<sup>2</sup>Internal Claims Data, The Hartford



# slip, trip & fall accidents

- 25,000 occur daily in the U.S.
- average claim is \$22,000
- average cost to defend is \$50,000.
- employees miss an average of 38 work days

Source: M3 Insurance

## Developing a Plan For a Safe Environment

### PURPOSE

Our facility strives to provide a safe environment for both our employees, customers, and contractors. Slips, trips, and falls are a common cause of injuries in credit union office building environments. Some of the common causes of falls are:

- Slippery or wet floors
- Uneven outdoor walking surfaces - such as potholes, raised sidewalk slabs, cracks in pavement, etc.
- Cluttered work areas and walking areas
- Improper utilization of entry mats
- Snowy and icy surfaces
- Inappropriate footwear

The following content is established to guide this facility's activities related to slip, trip, and fall prevention.

### HAZARD IDENTIFICATION

The facility manager will appoint an individual/s responsible for conducting a monthly inspection of the indoor and outdoor walking surfaces (see attached inspection checklist). Deficiencies will be reported to Maintenance or the appropriate department manager for correction. Safety Committee will monitor and maintain inspection checklists to identify patterns or trends.

### HOUSEKEEPING

Every individual in your facility is responsible for maintaining good housekeeping. This is not just the responsibility of contract cleaning services. The following are expectations you should have of all of your employees:

- Understand proper cleaning materials needing neutral PH for terrazzo, stone, marble, and granite type flooring.
- Clean up bodily waste, bloodborne pathogens, spills or dry mop wet floor areas as soon as they happen. If spills cannot be immediately attended to, place a "wet floor" sign until clean-up is complete.
- Close any file or desk drawers before leaving the area.
- Practice good cord management. Keep all cords out of walkways. Minimize stretching/ running appliance cords for extended lengths in walking areas. Secure extra lengths of stationary cords with a tie-back device. When essential to temporarily have a cord in a walking area, cover the cord with a rubber strip that lies flat against the floor.
- Report any broken stairs, loose stair coverings, or any other floor defects immediately to Maintenance. Report any areas where carpet may have been overstretched or bunched.
- Report any elevators or escalators that don't level with the floor when opened.

**Interested in learning more about workplace injuries & ensuring credit union safety?**

Contact CUNA Mutual Group Risk Consultants at 800.637.2676 or [riskconsultant@cunamutual.com](mailto:riskconsultant@cunamutual.com)



## FLOOR MAINTENANCE PRACTICES

- “Wet Floor” signs should be set down before mopping and waxing.
- Remove “Wet Floor” signs promptly when the floor is dry. Employees may start to ignore the signs if left in place too long.
- Mopping and waxing should be done at low traffic times. Only one side of the corridor should be mopped at a time.
- Floor cleaning products will be periodically evaluated by the safety representative for your office to ensure that they provide the best level of slip resistance.
- Floors in kitchen or break room areas will be deep-cleaned at least monthly to prevent grease build-up and hardening of grease type materials onto the floor. A floor cleaning schedule will be maintained.
- Slip-resistant surfaces will be maintained in kitchen type rooms, shower rooms, and restrooms.

## MATS

- Mats will be kept at all entrances to the facility. Mats with curled edges or corners will be replaced or tacked down appropriately. Report or straighten bunched or rippled mats immediately.
- Recommended lengths of walk-off mats are as follows:
  - 6 to 8 walking steps in dry conditions
  - 8 to 10 steps in rainy conditions
  - 10 to 12 steps for snowy conditions
  - \*Heavy traffic will require more frequent mat changes in very rainy/snowy conditions
- Drainage mats will also be kept in dish rooms and other washing/ wet kitchen areas.
- Loose throw rugs are not allowed.
- Anti-fatigue mats for standing desks must be approved by facilities prior to purchase.

## FOOTWEAR

- Shoes with closed toes/closed heels are required for Contractors, Cleaning Services, and Maintenance staff.
- Shoes with slip-resistant soles are required for Contractors, Cleaning Services, and Maintenance staff.
- Soles with a tight cross-weave pattern provide the best slip-resistance.
- Slip resistant shoes or overshoes will be worn by staff working in areas water is commonly present such as restrooms, shower rooms, etc.
- Employees are encouraged to wear winter boots into the facility during inclement weather and change into appropriate credit union environment work shoes once inside the building.



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## SNOW AND ICE / GROUNDS MANAGEMENT

- Maintenance is responsible for snow and ice removal of all exterior walking surfaces, including parking lot.
- Parking lots and sidewalks will be routinely monitored during storms.
- Staff should report slippery parking lot areas or walkways to \_\_\_\_\_. A grit and salt mix will be available to staff at entrances of buildings for immediate small quantity use.
- When possible, salt and other de-icing agents will be applied immediately prior to snow and ice storms to minimize freezing.
- Surfaces will be checked and treated each morning, especially around snow piles where snow may have melted and refrozen.
- Work closely with contracted snow removal personnel to ensure timely snow clean-up.
- Use the attached “Snow/Ice Removal, Maintenance & Inspection Log” to record activities.
- Large gravel or landscaping stones will be swept from walkways to prevent trips/ falls.
- Curbs, steps, and changes in pavement grade will be marked with bright yellow paint.
- Gutter downspouts will be directed away from walkways to prevent water and ice accumulation.
- Large cracks or uneven pavement will be corrected to prevent trips/ falls.

## ACCIDENT INVESTIGATION

Employees are to report all slip, trip, and fall incidents and near misses to their supervisor within the shift that they occur. All slip, trip, and fall incidents will be thoroughly investigated by the department manager, with input from Maintenance and Environmental Services as needed. Implementation and effectiveness of corrective action will be monitored by the Safety Committee.

## VENDOR & CONTRACTOR MANAGEMENT

For contract cleaning services and maintenance, it is imperative the your branch ensure the proper steps have been taken for contractual risk transfer in the event of your cleaning services or maintenance contractor fails to follow appropriate protocols & procedures and a slip/trip/fall incident occurs. Conduct background checks, referrals, and have legal or claim specialist's review all vendor contracts to minimize your liability exposure as well as hold harmless agreements, waivers as well as of course certificates of insurance being in place prior to permitting any work by third parties.

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# Slip, Trip & Fall Prevention Checklist

**Location:**

**Date:**

**Inspected By:**

**Photographs Attached:** ☐ Yes ☐ No

| CONDITION / BEHAVIOR   | ACCEPTABLE<br>Y / N | NOTED ACTION / CORRECTION |
|--|---------------------|---------------------------|
| <b>General:</b>  |                     |                           |
| No spills or wet floors noted in any area.   |                     |                           |
| "Wet Floor" signs posted as needed.  |                     |                           |
| "Wet Floor" signs removed as soon as floor dries.  |                     |                           |
| No cords noted in walkways. Cords around equipment, & appliances are restrained.   |                     |                           |
| No broken stairs, loose stair coverings / nosing, broken tiles, or other floor defects.  |                     |                           |
| Elevators line up evenly with floors.  |                     |                           |
| No carpet or mat defects - no bunching, curling or buckling.   |                     |                           |
| No throw rugs noted.   |                     |                           |
| Walkways clear. No stored objects in stairways or corridors.   |                     |                           |
| Handrails in stairways present and secure.   |                     |                           |
| No burned out or inoperative lights. Lights are auto on or quick motion activated (do not require turning on switch).  |                     |                           |
| Employees required are wearing slip-resistant footwear with closed toes and heels.   |                     |                           |
| Dry mops available near entrances/ dry mopping schedule used during wet weather and in restrooms, etc.   |                     |                           |
| Indoor walking / working surfaces $\geq 4$ feet off ground guarded with railing and barricaded or blocked from unauthorized access (i.e. construction areas, mezzanine, roof, or other work platform). |                     |                           |
| <b>Kitchen / Café / Food Services:</b>   |                     |                           |
| Floors are free from grease build-up.  |                     |                           |
| Floor cleaning schedule in place.  |                     |                           |
| Drainage mats in place in dish room and other wet areas.   |                     |                           |
| No ice build-up in walk-in freezer; no condensation on floor in walk-in cooler.  |                     |                           |
| Employees required are wearing slip-resistant footwear.  |                     |                           |
| Step stools used for reaching high shelves. No standing on chairs, stools, etc.  |                     |                           |



# Slip, Trip & Fall Prevention Checklist

| CONDITION / BEHAVIOR  | ACCEPTABLE<br>Y / N | NOTED ACTION / CORRECTION |
|---|---------------------|---------------------------|
| <b>Building Perimeter:</b>  |                     |                           |
| No defects or breaks in sidewalk/ walkway.  |                     |                           |
| No uneven sidewalk slabs.   |                     |                           |
| No holes in parking lot surface.  |                     |                           |
| Gutter downspouts discharge away from walkways.   |                     |                           |
| Walking path from parking lot clearly marked and free of ice/ snow/ debris (gravel, leaves, etc.).  |                     |                           |
| Curbs, steps, and other pavement grade changes marked with bright paint.  |                     |                           |
| Outdoor walking / working surfaces $\geq 4$ feet off ground guarded with railing and barricaded or blocked from public access (i.e. raised loading dock, ramp, or other work platform). |                     |                           |
| No snow / ice accumulation on sidewalks.  |                     |                           |
| Salt / grit bins at entrances for self-salting.   |                     |                           |
| Snow / ice removal log is maintained.   |                     |                           |

**Note:** This Slip, Trip & Fall Prevention Checklist is not intended to include all aspects of your inspection. It is designed to provide a simple framework to address some of the most relevant risks impacting credit unions as it relates to workplace safety.

## CORRECTIVE ACTION OVERVIEW

**Corrective Actions** ☐ Not applicable ☐ Suggested ☐ Branch Management Notified

## Corrective Actions To Be Taken

**Issue(s) Resolved** ☐ Yes ☐ No **Date Resolved:**

## Supporting Resolution Documentation

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