



## **THE DIRECT COST FOR A SLIP AND FALL INJURY APPROACHES \$28,000**

### **The Cost**

According to a 2001 report by the University of Florida, the average direct cost for a disabling injury now approaches \$28,000. Conservative estimates of indirect costs are significantly higher at \$46,000. In the case of a death on the job, the average cost has recently been estimated at \$940,000. Add to these the personal and family costs and trauma, and it is evident that slips, trips and falls should be avoided.

### **Slip Injury**

A "slip and fall" or "trip and fall" is the generic term for an injury that occurs when someone slips, trips or falls as a result of a dangerous or hazardous condition on someone else's property. It includes falls as a result of water, ice or snow, as well as abrupt changes in flooring, poor lighting, or a hidden hazard, such as a gap or hard to see hole in the ground.

If you are on someone else's property and injure yourself as a result of a dangerous condition on the property, the landowner or business proprietor may be liable for your injuries. If you are a property owner and someone injures himself on your land, you may find yourself legally responsible for his or her injuries.

A slip injury can happen anywhere and can often result in minor or in some cases, severe injuries that require ongoing medical attention. Anybody who has sustained an injury from a slip or fall may be able to make a personal injury claim for compensation. A single claim can cost a company tens of thousands of dollars.

Slip injuries that occur in public places most commonly result from slippery surfaces. If someone slips in a public place, he or she may be able to make a claim where the costs will be recovered from the personal liability insurance of the occupier.

### **Dangerous and Hazardous Conditions**

Property owners are responsible for injuries that occur as a result of a dangerous or hazardous condition on their property, which the owner knew about, or should have known about. The hazard may be obvious (such as a broken stair) or hidden (like a hole in a lawn that is partially covered by grass). In some instances it may not be apparent, as in flooring that appears normal, but is slippery, especially when wet. It could be permanent, like broken concrete with a change in elevation, or temporary, like a liquid spill in a supermarket aisle.

In general, an owner will be considered to have knowledge of a dangerous or hazardous condition if it is permanent in nature, since the owner knew, or should have known, about the condition before the incident occurs.

## **Public Places**

A public place is generally an indoor or outdoor area, whether privately or publicly owned, to which the public have access by right or by invitation, expressed or implied, whether by payment of money or not, but not a place when used exclusively by one or more individuals for a private gathering or other personal purpose.

## **Preventing Slip and Fall Accidents**

The U.S. Department of Labor has compiled several tips for helping property owners avoid the liability of slip & fall accidents. While many pertain to businesses and places of employment, some are also applicable for residential property owners, as well.

- Keep floors clean and dry. In addition to being a slip hazard, continually wet surfaces promote the growth of mold, fungi, and bacteria that can cause infections.
- Provide warning signs for wet floor areas.
- Where wet processes are used, maintain drainage and provide false floors, platforms, mats, or other dry standing places where practicable, or provide appropriate waterproof footwear.
- Walking/Working Surfaces Standard requires all businesses to keep all places of employment clean and orderly and in a sanitary condition.
- Keep aisles and passageways clear and in good repair, with no obstruction across or in aisles that could create a hazard. Provide floor plugs for equipment, so power cords need not run across pathways.
- Keep exits free from obstruction. Access to exits must remain clear of obstructions at all times.

## **Ways to Avoid Fall Down Accidents**

- Ensure spills are reported and cleaned up immediately.
- Use no-skid surfaces coated with grit to create non-slip surfaces in slippery areas.
- Use waterproof footwear to decrease slip/fall hazards.
- Use only properly maintained ladders to reach items.
- Aisles and passageways should be sufficiently wide for easy movement and should be kept clear at all times. Temporary electrical cords that cross aisles should be taped or otherwise anchored to the floor.
- Clean up cluttered or obstructed work areas or play areas.
- Use prudent housekeeping procedures such as cleaning only one side of a passageway at a time, and provide good lighting for all garages, halls, basements and stairwells, to help reduce accidents.
- Provide adequate lighting especially during night hours.
- Instruct workers and other visitors to your property to use the handrail on stairs, to avoid undue speed, and to maintain an unobstructed view of the stairs ahead of them even if that means requesting help to manage a bulky load. Clearly posted signs may help reduce your liability as a property owner.
- Eliminate uneven floor surfaces that could cause someone to trip and get injured.

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**DISCLAIMER:** Xpedite Coatings makes no claims about the accuracy of the information provided in this document. Its sole purpose is to inform its clients about the risks and costs of slip and fall injuries, and about how to keep a safe working environment.

Sources:

Preventing Injuries from Slips, Trips and Falls. © by the University of Florida, Institute of Food and Agricultural Sciences (UF/IFAS), 2001.

Occupational Safety & Health Administration, U.S. Department of Labor, Washington, D.C.