



Product  
Information  
Sheet

## Slip and Fall Claims

When a patron slips or falls while on your premises and is injured, claims occasionally ensue. While you may know right away that there has been an accident, just as frequently you may not find out until you receive a letter from a lawyer or are served with a Statement of Claim.

For this reason it is crucial that you maintain good records and documentation whenever an incident is reported and the following suggestions will help your insurer if a claim is presented:

### At the time of the incident:

- First things first, assess need for ambulance and call if required
- It's OK to show sympathy and let people know you're sorry they were injured without accepting liability.
- Charge one staff member to :
  - gather information and complete accident report
  - Photograph scene to show any debris or lack of debris, water or foreign substance
  - Secure any surveillance video
  - Secure names of witnesses to accident or to condition of premises (even if they didn't witness actual accident it is useful to have someone who can support floor was dry or general conditions of premises and maintenance by staff at the time.

### Defending a claim starts long before the accident:

- Staff should be specifically assigned to conduct a regular walk through of the premises to check for trip hazards, wet floors and any potentially dangerous situations. These include:
  - Glasses or bottles on ledges or stairways
  - Ripped or worn carpets
  - Patrons congregating on stairways
- Keep a log (sample enclosed in toolkit)
- Advise new employees of management expectation that all staff should be on the lookout for hazards even when they aren't formally on inspection schedule

### Helping your adjuster:

- Make time to meet and provide access to premises
- Provide listing of staff and their contacts
- Provide records and information promptly when requested

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