



Checklist

Commercial Property: Snow and Ice Removal

Owners and managers of commercial property have an obligation to maintain safe conditions for employees and occupants. During the winter season, walkways, stairs, driveways, interior roadways and parking lots become slip and trip hazards as snow falls and ice forms. This is not only a safety hazard, it can also be an expensive legal issue for property owners, if an accident occurs.

To prevent injuries and minimize injury costs, commercial property owners should consider implementing a snow removal program using the checklist provided. The program should identify responsibilities, communication strategies, equipment used and follow-up procedures for snow removal. In addition, all of your actions (or the actions of a hired snow removal contractor) should be outlined in a snow and ice removal log. Periodically, review your program to ensure that it is working for your property successfully and is minimizing the rate of injuries.

Pre-season Procedures	YES	NO	COMMENTS
Establish a plan for how you will remove snow and ice and who will do so. Also identify when removal will take place in correspondence with when the snow falls (example: middle of the night snow fall—clean up by 5 a.m.).	<input type="checkbox"/>	<input type="checkbox"/>	
Place weather mats at all entrances to the building for a distance of 12 metres. These mats should be placed in both directions to catch snow and water when entering and exiting.	<input type="checkbox"/>	<input type="checkbox"/>	
Periodically check weather mats to make sure they are in solid working condition and have not started to curl (this presents additional tripping hazards).	<input type="checkbox"/>	<input type="checkbox"/>	
Send out a newsletter, flyer or post a notice on a communal bulletin board asking residents, employees and visitors to report snow and ice-related hazards immediately to the property manager.	<input type="checkbox"/>	<input type="checkbox"/>	
Consider hiring a snow removal contractor. Investigate the quality of the contractor's work, timeliness of work during a storm, equipment adequacy, experience, references and the ability to work with your property's unique needs.	<input type="checkbox"/>	<input type="checkbox"/>	
Create a contract for use with your hired contractor. Sign the contract before snow season and have the contractor sign it as well. Include the following within the contract: <ul style="list-style-type: none"> • Contractor agrees to provide high quality services for you on your premises • Contractor adheres to safe working practices as established by industry standards • Contractor maintains general liability insurance with a minimum of \$1 million (provides certificate of insurance to you as well) • Contractor names you as an additional insured on the policy • Contractor should be held responsible if there are claims following actions, inactions or work done. Contractor waives subrogation rights as well. 	<input type="checkbox"/>	<input type="checkbox"/>	
Report snow and ice removal activities on a snow and ice removal log as soon as the tasks are complete (see attached log). The log will assist you in defending against injury and property claims. They are also handy for maintaining a standard procedure if you have multiple properties. Use the same log for your own staff members and hired outside contractors.	<input type="checkbox"/>	<input type="checkbox"/>	

This checklist is merely a guideline. It is neither meant to be exhaustive nor meant to be construed as legal advice. It does not address all potential compliance issues with federal, provincial or local standards. Consult your licenced commercial property and casualty representative at Thor Insurance & Registries Ltd or legal counsel to address possible compliance requirements. © 2006, 2012, 2014 Zywave, Inc. All rights reserved.



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Fill out an incident report form (see attached) and report the incident to Thor Insurance & Registries Ltd immediately. This will assist in determining exactly what occurred and will help when filing a claim. A log is also a useful resource for improving snow removal procedures in the future.	<input type="checkbox"/>	<input type="checkbox"/>	
Photograph the incident scene with a digital camera. Capture the exact area where the accident occurred (step, concrete slab, etc.) and the areas near the spot of the accident. Take close-up photographs (within a one-third to one-metre range) as well as distance shots to capture the entire scene.	<input type="checkbox"/>	<input type="checkbox"/>	

Incident Report

Property Name: _____

Property Address: _____

Person Injured: _____

Injured Person's Contact Information:

Address: _____

Home Phone: _____

Cellphone: _____

Work Phone: _____

Date of Incident: _____

Time of Incident: _____

Description of Weather Conditions: _____

Location of Incident: _____

Description of Incident:

Property Damage and/or Personal Injury Description:

First-aid Measures Taken (If Applicable):

Professional Medical Attention Utilized: Yes ___ No ___

Hospitalization/Ambulance Utilized: Yes ___ No ___

Photographs Taken? Yes ___ No ___

Witnesses:

Name: _____

Address: _____

Phone: _____

Name: _____

Address: _____

Phone: _____

Incident Reported By: _____
(signature of party)

Date: _____

Incident Reported To: _____
(print name)

Date: _____

Incident Reviewed By: _____
(print name)

Date: _____