Global Risk Solutions
Snow/Ice Removal and Treatment Plan

The Bureau of Labor Statistics reports there were 42,480 worker slip and fall injuries on snow, sleet or ice in 2014 requiring one or more days away from work. Companies (and homeowners) have a reasonable duty to provide safe walking surfaces for employees and the public. An effective snow/ice removal program can help meet the reasonable duty of a company.

Risk and loss potential
Injuries from slipping on snow/ice can include bruises, strains, broken arms and legs, back injuries, and even death. These injuries can result in lost work days, liability suits, increased insurance premiums, lost revenues from poor publicity, and additional costs not covered by insurance.

Risk solutions
Develop a snow/ice removal and treatment program
The purpose of a snow/ice removal and treatment program is to:

- Prevent injuries from slips and falls on snow/ice for employees and the public.
- Effectively remove snow/ice from all walkways prior to employees or the public going to and leaving the premises.
- Prevent strain injuries to employees working to remove snow/ice.

Resources: The company will provide the people, money, and other resources required for an effective snow/ice removal plan.

Snow/ice team leader(s): The company will assign a person to be in charge of the snow/ice removal plan. The company will assign backup people for vacations and illnesses. Each person should be fully capable to fill in for those absent. The company will set up a way to notify backups on short notice.

Implement a proactive snow removal program: Establish and support the program

- Written program: The company will establish a snow/ice removal program, in writing, and keep it updated. The program will be made available to all employees.

- Snow and ice removal personnel: Assign or contract with people who are physically capable and knowledgeable about removing snow and ice.

- Training: Arrange or lead the training of the snow team members. Every snow/ice team member should be trained on the program, receive a basic ergonomic lifting class and
any special training needed for their assigned equipment (snow blowers, plow attachments for pickup trucks, Bobcats, etc.). Records should be kept for all these training activities.

- **Staffing:** There should be enough people assigned to do an effective job. Assign backup personnel to account for vacations and illnesses.

- **Equipment:** Arrange to provide snow blowers, plows, ergonomic shovels, scrapers, salt (or alternative), sand and all equipment necessary for employees to effectively control snow and ice. Provide carts, dollys or other material handling equipment for transporting salt and heavy materials. Provide salt spreading devices for distributing salt. Provide signs and barriers to warn employees and to block areas unsafe for passage.

- **Contractors:** If contractors are used, hire competent contractors who are reliable, experienced and knowledgeable. Develop an understanding about your expectations. Obtain certificates of insurance for Workers’ Compensations and General Liability Insurance and review for appropriate insurance limits and your company named as additional insured. The contractor should have a written plan for your facilities.

- **Inspections:** Inspections must be conducted regularly to monitor the effectiveness of contractors and responsible employees. Inspections need to occur prior to employees coming to work, before shift changes and before the majority of workers go home for the day. Results of the inspections should be promptly reported to those people with the authority to make improvements. Re-freezing of snow melt often occurs at dusk and when temperatures fall. Inspect areas subject to re-freezing from prior snow removal such as piles and borders along walkways and parking areas.

- **Notifications and weather reports:** Develop a communication system to keep track of the weather and to notify those responsible for snow/ice removal.

**Snow/Ice team practices:**

- **Frequency:** The bulk of snow and ice removal should take place prior to employees coming and going to work during shift changes. Do not wait until the last minute. Removal must continue throughout the day if snow/ice continues to accumulate.

- **Document snow/ice removal times keeping in mind that contractor removal times are a bit variable with the snow load and traffic conditions on any given day.**

- **Barriers:** Use barriers to prevent employees from walking in areas that have not been cleared.

- **Wet floors:** Provide rugs, non-skid surfaces, and warning signs at walkways, steps, and ramps indoors where water is tracked in. These areas should be monitored regularly and kept as clean as possible. Additional rugs must be used where necessary. Rugs must be cleaned regularly. Many employers utilize a mat placement/replacement service during the winter months. Often saturated mats are rolled up and placed into an unheated truck which tends to cause mat edges to waffle. All newly-placed mats should be inspected before being accepted. Don’t trade one slip and fall for another.

- **Roof drainage and downspouts:** Make sure the drainage from roof downspouts is not directed towards walkways or the parking lot. After fall and before winter settles in, make sure the gutters and downspouts are clear of all debris.
• **Paved parking lots and walkways:** All parking lots and walkways should be paved to allow snow/ice removal to take place. Make sure parking lot and walkway drains are free from debris and in working condition.

• **Communicate with employees:** Use warning devices in the parking lots, such as flashing yellow lights or signs, to notify employees of unsafe conditions. Use signs at the exits to warn employees of conditions outside. Use correspondence to communicate with employees - including sending safety reminders the day before inclement weather is expected/predicted. Discuss slip and fall hazards during department meetings. Provide training on how to avoid slips and falls.

• **Snow pile drifting and drainage:** If at all possible, pile snow on the leeward side of piles and embankments to help minimize drifting. However, piling should also take place where thaw run-off will not drain back onto areas where re-freezing will present additional hazards.

• **Plow after hours - when possible:** Take advantage of hours when the parking lot is empty of cars. This is when snow, ice, slush, and frozen run-off must be removed that was not possible with a full parking lot.

• **Coordinate plowing and parking:** When possible, direct people to park in lots that have already been plowed. This allows unplowed areas available for snow removal.

• **Provide designated paths:** Clear paths in the parking lot for walking and mark them with signs or pylons. Parking lots are difficult to keep completely free of ice and snow due to their size. Designated paths are easier to maintain and provide a safe route, even if the majority of the lot is covered with ice and snow.

• **Slush removal:** This is often neglected for snow removal. Thawing snow and ice freezes again at night to create a hazard in the morning. Take advantage of thawing periods and remove all melting snow and ice.

• **Salt and sand:** Salt, sand, and ice melt materials should be used on areas that have been cleared of ice and snow. This practice slows down further accumulations. Sand provides some traction on ice.

### Employee’s responsibilities

• **Proper footwear:** Employees should wear substantial footwear, such as boots with lug soles. Work shoes or dress shoes should be carried separately to the building in a bag.

• **Take the best route:** Follow the clearest route to your entrance, even if it is not the most direct. Obey signs that are posted and follow designated pathways. Avoid glazed ice areas.

• **Avoid carrying:** Keep your hands empty. Drop off loads near the door to avoid carrying long distances. If you must carry something, keep loads small and balanced. Be prepared to drop what you are carrying to avoid a fall.

• **Snow team instructions:** Follow all instructions from the snow/ice team leaders and snow/ice team personnel.

### References

QBE North America Global Risk Solutions

Sample snow removal policies:

- University of Wisconsin
- Buffalo University

---

**QBE North America**

55 Water Street  
New York, NY 10041

Tel: 212.422.1212  
Fax: 212.422.1313  
qbena.com

@QBENorthAmerica

QBE North America and its subsidiaries and affiliated companies make no warranties or representations as to the accuracy of the information provided herein, assume no liability in connection with your use or non-use of such information and do not guarantee that the information includes all possible risks or unusual circumstances that may occur. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations. QBE and the links logo are registered service marks of QBE Insurance Group Limited. © 2017 QBE Holdings, Inc.