

Slip, Trip and Fall Prevention



The hazard right outside the door

A small crack in a sidewalk or a patch of ice by the entry does not look like much, but it is all it takes for a serious, expensive injury on association property. Walkways are the part of your community most exposed to the public, and in Minnesota they take a beating every winter. Inspection and quick repair are the cheapest insurance you will buy.

What to Look For

- Cracks wider than 1/4 inch, or elevation changes over 1 inch, between sidewalk panels, at curbs and at entries.
- Pavers or slabs lifted by tree roots, frost heave or weed growth.
- Pooled water, ice and uncleared snow. Watch for meltwater that refreezes overnight near downspouts and shaded walks.
- Loose handrails, worn stair treads, and entry mats that curl or slide.

Why Act Now

- People look at their phones, not their feet. Trips happen more easily than they used to.
- Small cracks grow. A crack left through one freeze-thaw season is a bigger repair the next spring.
- A sidewalk repair runs a few hundred to a few thousand dollars. One trip-and-fall claim commonly costs tens of thousands, and a pattern of claims raises the premium and limits which carriers will quote the association.

How to Keep Walkways Safe

- Inspect sidewalks, walkways and parking areas on a schedule and after every hard freeze. Log what you find.
- Use a licensed, insured contractor for repairs so the work is to code. Until it is fixed, mark the hazard with cones, tape or signage.
- Keep paths clear of trash, weeds and overgrowth. Prune landscaping so it does not crowd walkways or hide edges.
- Remove snow and ice promptly and document it. Keep salt, sand and shovels on site, and apply de-icer before a storm as well as during it.
- Add stair treads on exterior steps and absorbent mats at entries to improve footing and reduce tracked-in water.
- Put out wet-floor signs whenever it rains or snows and whenever common-area floors are mopped.

Snow-removal contracts

Make sure the snow contract spells out trigger depths, timing and de-icing, and that a current certificate of insurance naming the association as additional insured is on file. Ask Insurance Warehouse to review it.