

## What To Do When Something Happens

- Take a photograph of what happened.
- Immediately report all fall down incidents to your agent. It might not seem like much on the day of the fall, but two years from now when you receive suit papers, no one will remember what happened.
- Offer medical assistance.
- Get names and addresses of all witnesses.
- Cooperate with company adjusters.
- Failure to cooperate can void your coverage.
- A clear, correct statement of the facts is the best protection for the Business owner. The Company needs this information in order to defend you. You must tell it like it is.
- Keep in mind one thing... people will sue you.



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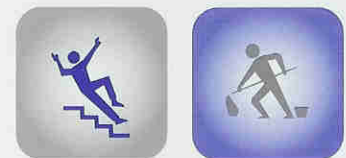
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## Small Business Premises Liability Exposures Slips & Fall Downs

As a small business owner,  
chances are good you  
will be sued.

So, be prepared.



## Sidewalk Exposures



- Clarify responsibilities in lease. When someone falls, everyone will be brought in, so know your responsibilities.
- If building owner and tenant are the same, make sure one entity has the responsibility for the common ways.
- Sidewalk Doors – If you open them, make sure you or your employees stand guard.
- Shovel, sand or salt after each snowfall.
- Municipal Responsibility –

As of September, 2003, the City of New York will no longer be held liable. Notice to City will not absolve you of liability. This is true in many municipalities. Report defects to Building Owner if your lease calls for owner to make repairs.

If you are a tenant and the lease states you must make repairs, you need to get the work done immediately.

The Municipal Law also requires you to maintain Liability Insurance. Do not let your coverage lapse.

Insist on Certificates of Insurance from anyone you hire for both Workers Compensation and General Liability.

- Special Use ( Tables, Stands, Awnings) –  
Make sure permit is issued by City.  
Do not alter the permit.  
  
Hire contractors who are insured and obtain Certificates of Insurance. Otherwise, don't be surprised if your own contractor sues you or brings you into a lawsuit.

## Develop Standards For Cleaning



- Have a schedule for cleaning and adhere to it. Put it in writing with check-off and have employees initial it. If you do not adhere to it, the employees won't either.
- Place warning signs whenever floor surfaces are wet due to cleaning. They are cheap and effective and could save you from being dragged into a lawsuit.

## Keep Parking Areas Well Lit



- If you own or control the use of a parking area next to your business, make sure it is illuminated properly. Leave the lights on during darkness hours.

## Interior Of Building



- Do not allow public into areas not normally open to them. A typical example –restrooms with stairs. If it is not a business such as a restaurant, do not let public use them. If they do, escort them.

## Interior Tips



- Close all doors to stairwells.
- Keep all stairways clear of debris and goods.
- Maintain proper lighting in stairwells and elsewhere.
- Look for defects and fix them...i.e., raised carpets, missing or loose floor tiles, raised door stoops, etc.
- Stairs...Make sure they have handrails installed and are secure.