

Slips and Trips

Will your systems fall over?

Jon Lawrence
Liability Risk Manager

16 May 2006



QBE
European
Operations

STF Summary

- A time for action
 - HSE financial costs, moral issues, business reputation
 - Insurance costs, claim defensibility rate
- The essential controls for claims defence
 - Case law
 - Generic strategy for managing slips and trips



QBE
European
Operations

Principal Legislation

- Workplace regulation 12
 - Every floor....shall be....suitable
 - Floor...shall have no hole or slope or be uneven or slippery...
 - **AFARP** every floor...shall be kept free from any article or substance...to cause slip, trip or fall
- Management Regulations
 - Risk assessment etc – civil liability
- Occupiers Liability Act
 - ...**all reasonable steps**.....to safeguard persons



QBE
European
Operations

Positive Case Law

- **Furness v Midland Bank 2000**
 - Drops of water on stairs, daily clean
 - Unreasonable to expect supervision of stair
- **Green v Asda 2003**
 - Supermarket grape, “clean as go”, active monitoring (janitor 30 minute patrols)
- **James v Preseli Pembrokeshire Council 1992**
 - Trip on paving stones
 - 25mm (1 inch) is point at which repair is needed



QBE
European
Operations

Risk Management Strategy

- Maintain accident database
- Board to consider accident reduction, claims defensibility targets
- Ensure competence in organisation
- Risk assessment to principles in slip potential model and slip assessment tool
- Consider SRV of flooring during refurbishments
 - Improve SRV in “hot spots”, foreseeable/ inevitable risks
- Control contamination reaching floor



QBE
European
Operations

Risk Management Strategy

- Consider HSL data in your footwear policy
- Cleaning, inspection and maintenance
 - Defined regimes, documented – evidence!
- Manager/employee responsibilities defined
- Management system audited
- Performance reviewed by board
- Engage QBE with your strategy

Jon Lawrence
Liability Risk Manager
QBE
020 7105 4945
jlawrence@qbe-europe.com