

Risk Control Bulletin

Investigating Potential Slip-And-Fall Accidents

RISK CONTROL



Here are some valuable suggestions for detecting fraud:

1. Begin your investigation as soon as practical after the accident.
2. Go to the scene. Get the big picture first. Keep a camera handy for taking immediate photographs of the floor surface or area where the accident occurred. (Do *not* photograph the injured person).
3. Talk with the injured person as soon as possible - at the scene of the fall, if possible. Find out, in their own words, what happened.
4. Preserve any pertinent physical evidence, e.g., litter, equipment, or any foreign material contributing to the alleged fall. Be sure to place evidence in a safe place where it will not be disturbed or destroyed until your insurance carrier gives you further instructions.
5. If a fall occurs in a wet area or liquid is involved, make every effort to determine the source of the liquid and exactly what it is (i.e., water from a drinking fountain, soap from a bottle, rain, snow or ice) before cleaning or in any way disturbing the accident scene.
6. Talk privately with anyone who witnessed the accident or who was near the area where the incident allegedly occurred. Ask open-ended questions: who, what, where, when, how and why?
7. Put each person at ease; avoid placing blame or voicing suspicions. End each interview on a positive note and document your findings after each interview.
8. Avoid "re-enactments." Don't ask for actions to be repeated.
9. Review your findings for "red flags" that may indicate fraud. Contact your CNA representative to discuss the information you have gathered and to determine the next steps.
10. Make sure you have determined the true cause of the accident and develop a plan for corrective action. Follow up until you are certain the hazard has been eliminated.
11. Keep in touch with your CNA representative until the claim is finally resolved. Provide any new information you develop about the accident or claimant and keep up-to-date as to the claim status.





Contributing Factors	Management Controls	Questioning Guide
Walking Surface	<ul style="list-style-type: none"> • Appropriate floor treatment products • Proper application and rinsing • Use of proper equipment • Proper timing of floor maintenance • Effective self-inspection 	<ul style="list-style-type: none"> • What type of floor is involved? Tile? Carpet? Concrete? Other? • What products or materials are used to clean or treat the floor? • What instructions were followed for use of these products or materials? • What tools/equipment/techniques were used to clean this floor? • What is the schedule for inspecting and cleaning this area? • Who is responsible for cleaning this area? • What foreign material, liquid or grease was found at the scene? • Where did it come from? How did it get there? Why? • What training has been provided to those who clean the walking surfaces? • What incentives are in place to reward employees for accident-free maintenance? • What should be done to prevent a recurrence of floor surface related falls?
Contributing Factors	Management Controls	Questioning Guide
Weather	<p>Evaluation of weather-related hazards</p> <ul style="list-style-type: none"> • Removal of snow, ice, water or other unsafe conditions • Maintenance of weather matting • Posting of hazard cones or warnings 	<p><i>What was the weather involvement?</i></p> <ul style="list-style-type: none"> • What were the weather conditions prior to and at the time of the accident? • What precautions were taken to prevent weather-related doorway falls? • What type of matting was used and where? • How often is the matting inspected and cleaned? • What precautions were taken to prevent weather-related parking lot/sidewalk falls? • What arrangements are made for snow removal/ice?



Weather Continued		<ul style="list-style-type: none"> • What structural building or walking surface characteristics might have contributed to weather problems? Wind tunnels? Accumulations of ice, snow, water? • What precautions are taken to warn pedestrians of slippery conditions or to divert them to alternative routes? • What should be done to prevent a recurrence of weather-related falls?
Contributing Factors	Management Controls	Questioning Guide
Activity	<ul style="list-style-type: none"> • Schedule routine cleaning during slow or non-business hours • Preparation for hazards related to unusual activities or events • Spill clean-up procedures in place 	<p><i>What was happening in the vicinity of the accident?</i></p> <ul style="list-style-type: none"> • What routine and unusual activities were happening at the time of the accident? • What were maintenance personnel doing at the time of the slip-and-fall? • What precautions were in place to keep pedestrians away from the area of maintenance activity? • What equipment or cleaning materials were left unattended in the area? • How did the floor remain in a slippery or greasy condition after cleaning? • When are activities scheduled that are likely to attract pedestrians to the area? • What rules are established and enforced to ensure safe maintenance activity in the presence of pedestrians? • What are the patterns for eating, drinking and walking in the area? • How many receptacles are available for disposal of food cups/utensils/litter? • What special safety precautions are taken during special events or activities? • What should be done to prevent an activity-related recurrence?





Contributing Factors	Management Controls	Questioning Guide
Structural	<ul style="list-style-type: none"> • Self inspection to identify hazards • Prompt response to make necessary changes or repairs 	<p><i>What structural hazards existed at the time of the accident?</i></p> <ul style="list-style-type: none"> • What was the lighting? How often are light bulbs checked or replaced? • Why do cracks, potholes, or uneven surfaces exist?
Contributing Factors	Management Controls	Questioning Guide
People	<ul style="list-style-type: none"> • Consider the characteristics and needs of the diverse or unique population when planning for safety as it related to premises, walking areas, weather, structure, and activities. 	<p><i>Who was involved in the slip-and-fall?</i></p> <ul style="list-style-type: none"> • Why was the claimant on the premises? • What was the claimant doing at the place and time of the accident? • What were the claimant's physical characteristics? Age? Body type? • What was the condition of footwear and soles? • What does the person give as the reason for the slip-and-fall? • Who saw the person before, during, after the slip-and-fall? • What indications are there of alcohol use or other substance abuse? • What type of eyewear, hearing aids or other assisting devices were involved? • What training, rules, or procedures applied to employee who slipped/fell at work? • What criminal activity was involved in the incident? • What precautions could be taken to prevent future people-related falls?

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