

Minimizing Customer Injury Risk

Customer personal injury claims can be costly and very damaging to a retail establishment's reputation. They can be much more frequent than employee claims in some types of stores, especially warehouses that allow customer access. Employee safety programs are not sufficient to protect customers, who are at risk for many more accidents than employees for three primary reasons:

1. Customers expect the store to be safe.
2. Groups like children and the elderly are predisposed to injury.
3. Customers do not receive safety training.

Understand to what extent you are liable for customer injuries on your premises and take steps to prevent injury.

Your Liability

You are required to maintain safe premises for your customers; in legal terms, you have a high duty of care. This includes the duty to warn customers of non-obvious, dangerous conditions that you know about, to use ordinary care in active operations in the business and to make reasonable inspections to discover dangerous conditions and make them safe. Most customer accidents are preventable, so it is important to take steps to make your establishment safer and less exposed to the risk of customer injury and litigation.

Common Injuries

Common injuries that could become your liability include

the following:

- Slip and falls as a result of wet floors, torn carpets, poor lighting or escalators. This type of injury is extremely common.
- Head and body injuries from falling objects, retail displays, out-of-reach objects or other mishaps.
- Shopping cart injuries as a result of the cart tipping
- Overcrowding injuries, e.g., trampling.
- Parking lot injuries as a result of cracked, improperly designed lots or failure to remove ice or snow.

Customer personal injury claims can be costly and very damaging to a retail establishment's reputation.

Methods of Prevention

Steps you can take to minimize the risk of a customer claim include the following:

- Identify high-risk areas of the facility (such as where liquids are frequently spilled or tracked), and set up an employee inspection schedule to ensure it does not become a dangerous condition.
- Install video cameras to more efficiently monitor the premises for dangerous conditions and provide proof in case of a claim.

Provided by The Insurance Center

Minimizing Customer Injury Risk

- During snowy, icy or rainy weather conditions, take care of dangerous situations on sidewalks, stairs and parking lots promptly.
- Ensure proper lighting in all areas of the store, and check on a regular basis that all bulbs are functioning. Document your inspections.
- Ensure that displays are stable, and always put heavy items near the bottom of shelves.
- Properly maintain and inspect shopping carts, and discard those that present a risk of tipping.
- Control crowds, especially during busy seasons or large sale events, through physical methods, such as entry turnstiles.
- Design parking lots to avoid injury. Repave, repair and check for hazardous conditions regularly. Document these inspections.

Detecting Fraud

Criminal accident teams can stage injuries, targeting several businesses in the same area. This fraud could cost you millions of dollars in unwarranted payouts. Evaluate this possibility in the event of a customer injury claim, and notify the National Insurance Crime Bureau if you have a suspicion.

Transfer Risk

Liability insurance addresses the cost of legal damages and claims up to policy limits. Work with The Insurance Center to design the liability package that fits your business—you will be able to select from a wide range of coverage options that you can tailor for your unique needs.

Safety Matters

Retail

Provided by: The Insurance Center

Think Safety When Driving a Forklift

Forklifts, also called powered industrial trucks, help us perform essential tasks in our warehouse, but they are also quite dangerous. Driving a forklift is a serious responsibility and should not be taken lightly. Forklift drivers at J B Sullivan Inc. must be properly trained and follow all safety procedures and precautions.

Maintenance

- Each day, check that the truck is ready for the day's work and perform any necessary maintenance
- Report any malfunction or poor performance to your supervisor immediately.

Loading

- Use reverse when going down inclines and go forward up inclines.
- Do not travel with the load elevated, and keep the load stable and as close to the floor as possible.
- Avoid raising or lowering a load while the truck is moving.
- Always keep the load tilted back towards the carriage while raising and lowering.
- Make sure the load is balanced and is within the capacity of the truck.
- Never use the forks as a personnel elevator unless properly equipped.

Driving

- Always make sure your driving path is clear.
- Slow down for corners, blind spots and doorways.
- Always be aware of your surroundings and watch for the unexpected.
- Use the horn when approaching pedestrian walkways or around corners.
- Never try to turn on an incline.
- Cross tracks diagonally and slow down for uneven floors and surfaces.
- Keeps legs, arms, feet, hands and head inside the truck.
- Stay on the lookout for co-workers and customers – they may not always notice you or realize the safety hazard.
- Always give those on foot the right of way.
- Stay out from under forks and loads.
- Never show off or use the machine for anything other than your specified job tasks.
- Never give anyone a ride or allow anyone



who is untrained to operate the forklift.

In order to ensure your safety and the safety of others, it is important that all forklift drivers operate their machinery responsibly.