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## Your Direct Link to Better Risk Management Practices

## **Winterizing Your Practice**

by Jim Echard, Princeton Insurance Healthcare Risk Consultant

It's hard to envision freezing temperatures and blowing snow in September but now is the time to take precautions for the coming winter months. In this article we will review some of the most common winter related risks that you face as the practice and building owner.

Let's first take a walk around your property on the outside and then look inside for some common winter related concerns that can affect you and your patients.

Outside your office the most common winter related risk is snow and ice. Some office practices utilize their own maintenance staff for snow removal. If you use your own staff to plow your parking lot, shovel sidewalks and spread rock salt/sand, consider what triggers their response before, during, and after normal business hours. Some individuals contact staff if the snow accumulates greater than 2 inches and some contact staff if the local weather reporter predicts a measurable snowfall or ice storm. The key is to respond to the hazard and then document your efforts. This documentation should indicate when snow removal commenced, what materials were used (i.e., 100 lbs. of rock salt) and what follow-up has occurred since the initial removal began (i.e. additional plowing/shoveling and/or salting/sanding). Remember because of normal thawing and refreezing these must be on-going efforts.

Some individuals utilize the services of a contract snow removal company for parking lots and sidewalks. If you utilize a snow removal company you should require them to provide you with a current certificate of insurance and ensure they provide workers' compensation coverage to their employees. Have them provide a receipt of the work that they completed at your practice. In addition you should consider the following questions and have protocols in place to address them within a written contract with the snow removal company.

• Is the contractor going to survey your property during a snow storm or is it your responsibility to request their services?

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- What are the contractor's plans for a major snow storm that may involve stacking snow in the office parking lot or removing snow from your property?
- Will they shovel snow off sidewalks and spread de-icing materials/sand on the walking surfaces?
- Is the contractor going to stage or store his snow removal equipment on-site?
- Is the contractor planning to stage or store pieces of snow removal equipment containing flammable liquids next to your building or, inside your building?
- Is the area surrounding the building's natural gas meter, oil fill pipes, water meter, or the nearest fire hydrant identified to prevent damage by contractors? If the fire hydrant is on your property take the time to

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keep it clear of snow.

Whether or not you utilize your own staff or an outside company for snow removal, you also need to consider the following:

- Does the state or local community plow snow onto your parking places, sidewalk and driveways? If this is the case you may be able to determine what time the snow plows will be coming through your area and plan accordingly for reopening driveways and sidewalks.
- Remember that secondary means of egress out of office and building
  must also be maintained free and clear especially in inclement
  weather in case of emergency use. Your staff entrance is no different
  than an apartment entrance (if located above your practice) and the
  rear parking spaces. The fire escape steps leading down from the 2<sup>nd</sup>
  or 3<sup>rd</sup> floors should also be maintained.
- What materials are being used to prevent slips/falls? Note that deicing materials and/or salt should not be utilized on concrete or stone
  surfaces, only on asphalt. These materials deteriorate the
  concrete/stone causing cracks and holes in the surface leading to
  potential slips/falls all year round. Sand should be utilized on these
  surfaces instead.

Do you, as the property owner, have a procedure for inspecting, cleaning and repairing your property and building? If not, here are some things to consider, especially prior to the onset of cold weather and/or a storm:

- Are the gutters free of leaves and debris which could cause water to back-up under the roofing or overflow the gutter?
- Are the gutters and downspouts maintained in good operating condition?
- Are the downspouts designed to take melting snow/ice and rainwater away from the building's sidewalks and walking surfaces?
- Does someone walk around the office looking for large icicles that could fall from overhead and strike people walking below?
- If you have large trees on the property, has a tree trimming contractor removed dead branches that could break under the added weight of snow or ice and drop to the sidewalk below?
- Are parking lot storm drains arranged in such a manner that runoff flows easily into them? Runoff can pond on the roadway surface and refreeze after sunset which can pose a potential slip and fall concern for individuals walking through this area.
- Is the parking lot free from holes and cracks that could further develop as ice and snow thaw and refreeze inside these defects?
- If your practice is in a suburban or rural area snow may be blown across open spaces and deposited adjacent to your practice. If drifting snow is a concern some type of temporary fencing could be installed upwind of your parking lot and driveway.
- Do you have a portable emergency power generator on-site? If so, this unit should be serviced and tested on a regular basis as per the manufactures guidelines. You might also have a battery powered back-up uninterrupted power supply for your office computer system.

Maintenance of these battery units is important to ensure that they operate properly should a power failure occur.

- Are the exterior parking lot lights, sidewalks lights and interior exiting lights uniquely identified to provide a quick method of repairing and/or replacing light bulbs? Remember to change any automatic timer that controls light circuits when the time changes, failure to change the time can result in dark parking areas or sidewalks.
- If you or your tenants decorate outside during the holidays (insert picture) consider the following:
  - Use only UL labeled lights
  - Ensure that the electrical circuits (GFCI circuit protection)are not overloaded
  - Check all cords, plug ends and wiring for any worn, frayed, cracks or loose ends
  - Don't place cords where they can present a trip hazard and near any heat sources
- What proof do you have that this activity is actually completed? Make regular surveys of your property, and document those surveys.
   Instruct office staff to report any hazardous conditions especially during periods of inclement weather.

Now, let's get out of the cold and walk indoors...

Usually the first room inside your office that a patient encounters is the waiting room. Some things you may want to consider during inclement weather are:

- Employ walk-off mats just inside the door for patients to wipe their feet. Walk-off mats will become wet with continued use and should be replaced with dry mats so that shoes don't carry additional moisture into other areas of the practice.
- Have a special umbrella holder or a coat rack available to hang wet and dripping coats.
- Purchase and use a wet floor sign that can be placed in the normal path of travel that wouldn't pose a trip hazard for elderly patients.
- During the holiday seasons don't place decorations on handrails or in the normal traffic paths. (If you have a question related to holiday fire safety place a call to the local fire department.)
- Don't place cords in places where patients must walk over them.
- Check restrooms on a more frequent basis to ensure they are clean and the floors are not slippery. In addition, ensure that any handicap grab rails or bars are attached tightly to the wall or floor for support.
- Have the heating system inspected and cleaned by a professional.
   This work should be performed at least annually. Don't forget to have the contractor inspect chimneys and flue pipes for blockage.
- Check and test both your smoke detectors and CO detectors. If the detectors are electrically powered and have a battery back-up system



remember to the change the batteries or if they are battery powered, change the batteries at least semi-annually.

 If the heating system malfunctions and the temperature in the office drops below freezing on a weekend are you alerted by a low temperature alarm that is transmitted to a central station monitoring company? This prevents the potential for pipes to freeze and burst resulting in damage to contents of your practice. You don't want office staff to arrive on Monday morning to find medical records floating along the floor.

If your practice sees children as patients or adults bring children routinely with them on appointments, during the holiday season you can anticipate an increased use of the toys that you have provided. Be careful that toys are evaluated for:

- Small parts that can be pulled off and ingested (use age appropriate toys)
- Sharp edges or broken pieces that can cut small hands or toys that shoot any projectile which injure eyes
- Cleanliness; remember to disinfect toys on a routine basis

If you smell natural gas, don't use the telephone or turn any lights off or on and never light a match. Get patients and staff outside and away from the office. Call the Fire Department and Gas Company.

As you read this article it may be hard to contemplate winter and cold weather. The only cold air blowing today is from your air conditioner and not from the north. Winter is coming however and if you take some simple steps against its effects today you will be better protected against a potential loss in the future. •