

General Liability

With the customers visiting your establishment, there is a high potential for injury on your premises. Statistics within the insurance industry show that the frequency of these hazards? Frayed carpets, slippery tile, wet surfaces, cracks in sidewalks, and hidden tire stops are examples of hazards that you can address.

Slips/Trips/Falls are the most frequent and costliest exposure to your establishments.

types of incidents are higher than their cost, but we all know that it just takes one incident to skyrocket your insurance rates.

Exposures

Slips/Trips/Falls are the most frequent and costly of GL hazards. Customers being struck by or striking against fixtures follow. With the flow of customers that come onto your premises, you need to be vigilant with eliminating hazards that could potentially cause injury.

Items to be aware of

- Are entry areas, shopping areas, and parking lots inspected frequently for slip/trip/fall type

- Especially on wet weather days, ensure that the mats are placed where water collects. Give your customers something to wipe their feet on so they don't track the water into the stores. Just as important, make sure the wet mats are changed out often for dry mats. Wet mats will just extend the area of moisture in the stores.

- Highlight stairs or step downs on your premises. Installation of railings is the best control against falls when it comes to stairs.

- Are sweep logs kept? Especially for high traffic areas

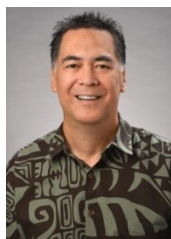
and restrooms, sweep logs are a good defense that proves you are taking steps to keep your premises safe.

- Check on condition of your fixtures. Look for any cracks, chips in glass, frays in materials, or anything else that a customer could get injured from.
- Proper electrical usage is both a fire and liability concern. Ensure that displays are properly grounded, and overloading of outlets are eliminated.
- Parking lots should be checked on constantly. Check on condition of surfaces, loose equipment, proper signage and caution lines.

For assistance with reducing General Liability Exposures, contact our Risk Consulting Services department.



Analyze • Inform • Motivate



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About DTRIC Insurance Risk Consulting Services

The Risk Consulting Services team at DTRIC Insurance is designed to help you reduce accidents and injuries in the workplace. Our approach involves our proven **A.I.M.** process that is easy to understand and simple to implement.



ANALYZE

We start by helping you understand and assess your current situation with services including:

- Safety audits
- Property and liability hazard surveys
- Accident investigation training
- Graphical analysis
- Job hazard analysis

INFORM

Keeping your team members informed is essential to success. We'll help you:

- Develop a safety committee
- Provide educational resources
- Work with your management team to develop their skills and knowledge of regulations
- Address loss trends with training on key issues
- Open communications within your organization

MOTIVATE

The more safety is promoted in your workplace, the more motivated your team members will be to make safety a top priority. Whether you motivate with promotions, incentives or recognition, we'll help you develop a results-driven method to encourage safety at all times.

DTRIC's Risk Consulting Services team will work closely with you to create a program to effectively improve your bottom line.