



Slip and Fall Incident Investigations

Slip and Fall Prevention



When a slip or fall accident occurs in or around your business, there is often confusion about what happened and what steps should be taken. Fortunately, being prepared with the right plan, resources, contacts, and tools can greatly assist you and others who may be on the scene. Preparation can also help those who follow up to effectively communicate and investigate the cause of the accident and its resolution to help prevent a repeat incident. As one of the leading property and casualty insurers in the nation, CNA has decades of experience in helping companies address business issues around accidents and reported occurrences.



Managing Slip and Fall Incident Scenes

A well thought out plan ensures injured persons will be treated promptly and gets you started correctly in the claims process. CNA has developed these guidelines to help you efficiently manage slip and fall incidents.

It is critical to have a plan in place that includes designated and trained personnel in your facility who will respond to slip and fall incidents. Without training, none of the following procedures will be effectively performed.

Incident Investigation Procedures

Determining the underlying causes of an accident is one of the most important aspects of incident investigation. Incident investigation is a technique that allows a company to “learn from its experience” and make corrections to prevent a similar occurrence from happening again. Below are step by step guidelines you can follow when an accident occurs:

Step 1: Secure the Incident Scene

- Offer to obtain medical attention.
 - Have authorized and trained first aid responders administer first aid at the scene when appropriate.
- Get the big picture. Take photographs of the walking surface or area where the incident occurred. Quickly evaluate the scene for potential hazards. If any are identified, isolate the hazard(s) from other people.
 - Post a designated person at the hazard area to warn pedestrians until a “Wet Floor” sign is retrieved by another employee.
 - Post a cone or signage over the hazard and/or barricade the area with warning tape.
- Call for emergency services, if needed.
- Suggest a medical care provider for follow-up care. (For employee injuries, refer or suggest a medical provider if allowed by your state laws.)
- Preserve evidence such as litter, water, snow, ice, food, damage, etc., contributing to the alleged incident. Be sure to photograph evidence and place any physical evidence in a safe place so it cannot be disturbed or destroyed until CNA provides further instruction.
- If a fall occurs in a wet area or other slippery contaminant is involved, determine the source of the contaminant (i.e., water from drinking fountain, mud, ice) before cleaning or disturbing the incident scene.

Key Takeaways

8 Steps of Incident Investigation

- Step 1: Secure the incident scene
- Step 2: Collect Facts about what happened
- Step 3: Determine the sequence of events
- Step 4: Determine the causes
- Step 5: Analyze information
- Step 6: Recommend corrective Measures
- Step 7: Assign Responsibility for implementing corrections
- Step 8: Report the claim to CNA (within 24 hours)



Step 2: Collect Facts About What Happened

- Use a **Slip & Fall Investigation Report** form to collect and document your findings.
- Follow the form and, at a minimum, gather data such as:
 - Name, address and phone number of injured person
 - Name, address and phone number of witness(es)
 - Injured party's description of incident (in their own words)
 - Get witness statements (in their own words) or written statement (best)
 - Pictures of any possible incident hazard(s)
- Pictures of the injured person's footwear and soles (close up to determine sole material).
- Support Documentation should include, but not be limited to (if possible):
 - Photos of (but not limited to):
 - Weather
 - Injured party's footwear, eye glasses, walking aids
 - Possible distraction
 - Lighting, glare, shadows or flooring material and elevation transitions
 - Obstructions or contaminants on the walking surface
 - Video surveillance footage (Be sure to protect the footage from deletion). May run on a loop and will be erased on a scheduled basis.¹
 - Diagrams to illustrate the incident location as it relates to the environment, appropriate walking areas and any key cause evidence.
 - Lease agreements (to determine who is responsible for care and maintenance of the walking surface).
 - **Daily Floor Cleaning and Sweeping Records/Logs.**
 - **Daily Snow Maintenance Records/Logs.**

Step 3: Understand and Document the Sequence of Events

- It is necessary to understand the order in which the events transpired. Each underlying cause could have a critical timing characteristic. Sequence can help connect all factors by showing which events may have resulted in the other.

Step 4: Determine the Causes

- Discovering causes will allow for determination of overall responsibility for the slip and fall, potential fraud red flags and deficiencies within a company's safety programs. Once causal factors are identified, corrective actions can be established.
- Identify potential hazards or injured party actions. It is critical to document actions of the injured party that could be deemed negligent or inappropriate on their part (e.g., running, jumping, intoxication, inappropriate footwear for conditions (i.e., high heels on frozen surface, using cell phone, carrying items that affect their stability.)
- Determine and document if the fall occurred on a surface in an area not intended for pedestrian traffic.
- Interviews
 - Talk privately with anyone who witnesses the accident or who was near the area where the incident allegedly occurred.
 - Ask open-ended questions: Who, what, when, where, how and why?
 - Put the person at ease; avoid placing blame or voicing suspicions. End each interview on a positive note and document your findings after each interview.
 - Best practice is to have witnesses complete incident reports and sign the completed reports.

¹ <https://www.allengooch.com/best-practices-for-documenting-slip-and-fall-accident/>

Step 5: Analyze Information and Determine Causes

- If the fall occurs in a wet area or other slippery contaminant is involved, determine the source of the contaminant (i.e., water from drinking fountain, mud surface, ice) before cleaning or in any way disturbing the incident scene.
- Review all interview findings for “red flags” that may indicate fraud. Contact your CNA representative to discuss the information you gathered and to determine the next steps.
- Identify key causal factors from the analysis.

Step 6: Recommend Corrective Measures

- Once you have identified the causes, a plan should be developed to provide corrective measures. Apply solutions or corrective measures to other locations or properties for which you may be responsible.
- Correction of all contributing causes is essential in preventing similar incidents and to improve risk mitigation efforts.
- Keep in touch with your CNA representative until the claim is resolved. Provide any new information developed about the incident or claimant.

Step 7: Assign Responsibility for Implementing Corrections

- It is critical to assign the responsibility for implementing specific corrective actions.
- Set a time frame for completion.
- Document corrective actions in the incident investigation file and/or on the incident report.
- Some corrections may involve repairs or supplies that will have a cost. Allocate funds to make corrections.
- Hold assigned parties accountable and follow up on status of implementation. Document dates of completion for your files.

Step 8: Report Claim to CNA (within 24 hours)

- Prompt **reporting of a claim** will help CNA review the case, gather critical information, and contact the injured party.
- It has been shown if claimants are not contacted promptly by the insurance company, they tend to feel they are going to be denied. They may elect to contact an attorney, making the claim more difficult to manage and overly expensive. See Timely Notice of Loss.

Learn more about **managing slip and fall risks** at cna.com/riskcontrol (US) or cnacanada.ca (Canada).