

Preventing Slips and Falls

How can I be liable for injuries on my property?

One of the most overlooked areas in which someone could become injured on your property is by falling. The Home Safety Council has indicated that falls are the leading cause of unintentional home injury death. There are approximately 5.1 million injuries and 6,000 deaths that occur from falls in or around the home in an average year. Only 25% of adults have taken action to prevent injuries from falls in and around their homes.

Did you know that as a homeowner you have legal obligations concerning the condition of your home and property? The homeowner must exercise reasonable care in the maintenance and use of the premises so as to avoid any interference with the rights of others as well as to avoid exposing others to unreasonable risks of harm.



Could you be considered responsible in the following scenarios?



A visitor uses a walker to move about in the home. The walker becomes entangled in a throw rug that has not been adhered to the floor. The visitor falls and breaks her hip.



The homeowner invited friends to his home for dinner. The home is multi-level with access to the second level by outside stairs. The homeowner failed to inform his guests that the stairs are in poor condition and lacks a handrail. One of the guests falls from the stairs causing significant injury to his arm which required surgery.



A family friend is assisting the homeowner with trimming trees on the insured premises. The homeowner failed to ensure that the ladder was on level ground. The friend falls from the ladder resulting in a head injury.

Tips for “Fall Proofing” Your Property



Indoors

- Install handrails on both sides of stairs.
- Keep stairs clear and unobstructed.
- Ensure that stairs are in good repair.
- Do not use throw rugs on stair steps. Tape the rug to the floor if using in other parts of a home.
- Replace carpeting that is worn or frayed.
- Wipe up spills immediately.
- Utilize night lights in the bedrooms, halls and bathroom.

Outdoors

- When using a ladder, make sure its base is firm. Ensure that all ladder feet are on level ground and that the ladder is angled against the wall properly.
- Inspect porches and steps regularly to ensure they are free from obstacles and in a good state of repair.
- Clean spills or slippery surfaces.
- Vertical posts and stairway railings should be no more than 3 ½ inches apart on decks, balconies and/or stairway railings.
- Install bright lights over porches and walkways.
- Keep sidewalks and paths clear of obstacles.

If someone believes that your negligence has caused them harm, there is a good chance that you could be sued. You are at risk if someone believes you are legally liable for their injuries and/or damages. Ask yourself the following questions:

Do I have liability coverage?

Hochheim’s property policy DOES NOT include liability coverage. It must be purchased as a separate policy through Hochheim Prairie Casualty Insurance Company.



Do I have the right kind of coverage for my exposures?

Different types of liability coverage exist to cover different types of exposures-such as personal or farm.

Do I carry limits of liability that are sufficient to protect my assets?

Contact your agent if you have any questions or feel uncertain about liability coverage.