

A Property Owners Guide to best defense practices against common risks.

# Step Up Your Safety: Why Regular Stair and Walkway Inspections Matter for Property Owners

Slips, trips, and falls are the leading cause of unintentional injury-related deaths for adults over 65 according to the National Safety Council (NSC) [1]. In fact, falls account for over 8 million hospital emergency room visits annually, with a significant portion occurring on stairs and walkways [2].

As a property owner, ensuring the safety of your residents and visitors is of utmost importance. Regular inspections and proper maintenance of stairs and walkways can significantly reduce the risk of slip-and-fall accidents, saving you from costly claims and potential lawsuits.

## The Dangers of Unattended Hazards:

- **Uneven Surfaces:** Uneven pavement, loose tiles, or warped steps can create tripping hazards that can lead to serious injuries.
- **Poor Lighting:** Dimly lit stairs and walkways can cause people to miss potential hazards, increasing the risk of falls.
- **Debris & Spills:** Accumulated debris, leaves, or spills can create slippery surfaces, especially when wet.
- **Costly Claims:** Did you know the average cost of a slip and fall is \$30,000 to \$40,000 according to the CDC. [3]

## The Power of Proactive Prevention:

By implementing a regular inspection program for stairs and walkways, you can proactively identify and address potential hazards before they cause accidents. Here's how inspections benefit property owners:

- **Reduced Claims Costs:** Fewer slip-and-fall accidents translate to lower claim costs associated with medical expenses, lost wages, and property damage which, in turn, can lower insurance costs.
- **Improved Resident Safety:** Regular inspections create a safer environment for your residents and visitors, minimizing the risk of injuries.
- **Enhanced Property Value:** A well-maintained property with a focus on safety can be more attractive to potential tenants and may command higher rental rates.

## Keeping Your Property Safe: A Walk-Through Guide:

Schedule regular inspections of your property's stairs and walkways, focusing on these key areas:

- **Surface Condition:** Look for cracks, uneven surfaces, or loose tiles that could cause tripping and also watch for potentially slippery surfaces which should be replaced or coated with a non-slip product.
- **Handrails:** Ensure handrails are secure and meet building code requirements.
- **Lighting:** Verify adequate lighting on stairs and walkways, especially in low-light conditions.
- **Drainage:** Inspect for proper drainage to prevent water accumulation that creates slippery surfaces.
- **Clear Walkways:** Keep floors clear of clutter and cords that can pose as a potential trip hazard.
- **Seasonal:** Plan for wet weather by

## Beyond Inspections: Maintenance Matters

Regular maintenance goes hand-in-hand with inspections. Here are some crucial maintenance tasks:

- Promptly repair uneven surfaces or damaged steps.
- Address any loose handrails or railings that don't meet code.
- Replace burned-out light bulbs and ensure proper lighting levels.
- Schedule regular cleaning to remove debris and spills from walkways.
- Enlist the help of your residents to alert of safety issues by posting signs with contact information they can report safety issues to.

**Statistics: Highlighting the Importance of Prevention:**

According to the National Floor Safety Institute (NFSI), slip and falls account for over one million hospital emergency room visits annually in the United States [3]. The financial burden of these falls is significant, with the NSC estimating the total cost of slip-fall injuries to be over \$110 billion annually [4]. By prioritizing regular inspections and maintenance, property owners can play a crucial role in preventing these costly and potentially life-altering accidents.

Invest in the safety of your residents and visitors while minimizing costly claims by prioritizing a proactive approach to stair and walkway maintenance.

**ARTICLE PROVIDED BY:**

CIBA Insurance Services in partnership with  
CAG (Claims Adjusting Group, Inc.)

[www.cibaservices.com](http://www.cibaservices.com)

*Sources:*

[1] National Safety Council: <https://pubmed.ncbi.nlm.nih.gov/36454076/>

[2] National Floor Safety Institute: <https://nfsi.org/nfsi-research/quick-facts/>

[3] Centers for Disease Control and Prevention <https://www.cdc.gov/>

[3] National Floor Safety Institute: <https://nfsi.org/nfsi-research/quick-facts/>

[4] National Safety Council: <https://www.nsc.org/workplace/safety-topics/slips-trips-and-falls/osha-fall-safety-stand-down>



*To handle yourself, use your head; to handle others, use your heart*



*Eleanor Roosevelt*

**About CIBA Insurance Services**

Our journey began in 1993 when a forward-thinking property development manager sought innovative insurance solutions. Over the years, we've transformed into a prominent E&S insurance program recognized across the market for robust coverages and unwavering service stability, consistently evolving our solutions to meet the dynamic demands of the industry, our valued partners, and our esteemed clients

Legal Disclaimer: This is general information and is not intended to be a comprehensive guide and does not constitute a guarantee. We encourage landlords, business owners, and property owners to talk to professionals and review their local laws and ordinances for the most current information.



CLAIMS ADJUSTING GROUP, INC.