

# TOIRMA Update

By Jim Donelan

TOIRMA Executive Director



## Slips, Trips & Falls – Ice and Snow, Take it Slow

“ICE AND SNOW, TAKE IT SLOW.” Although this seems like a pretty simple thing to keep in mind, it’s amazing how many claims start out this time of the year with someone in a hurry in icy conditions. We have all done it, and most likely regretted it. Falling to the ground on ice is not fun at all.

When reviewing recent claims relating to slips, trips, and falls in icy conditions, the most common injuries involve either walking in a parking lot or at a job site, or individuals getting in and out of vehicles. These accidents include injuries to hips, knees, shoulders, heads, backs, and necks. Needless to say, none of these types of injuries are pleasant to deal with.

These sorts of claims not only involve harmful injuries, but can be quite costly. As an example, an individual slipped on ice while walking around their vehicle in the parking lot injuring their hip and knees. The cost of the claim included surgery and treatments, and totaled over \$60,000. Another example of a claim involved a township employee getting out of their vehicle after plowing snow. The running board of the truck was icy, causing them to slip, they then grasped the grab bar, and injured their arm and shoulder. After ongoing treatments, surgery was warranted, and this claim was over \$70,000. Recovery time for these types of claims can be months or even years.

The first example, falling on ice in the parking lot, may have been avoided by slowing down and taking extra caution. TOIRMA recommends “walking like a penguin” and has an excellent *Risk Reminder, Be Safe on Ice*, available on our website. The second example, slipping on the truck’s running board, may have been avoided by using the “three-point contact rule.” When you get on or off of a vehicle always maintain a three-point contact with the steps and hand holds. Remember to face the vehicle when either mounting or dismounting, and never jump on or off of it. Please visit the “Members Only” section of the TOIRMA website, [toirma.org](http://toirma.org), to view our new training video on the “three-point contact rule” and for our *Risk Reminder*.

The law of large numbers, tells us that unfortunately, claims or injuries are going to happen, and are not totally avoidable. However, we would like you to be as careful as possible during the winter season, so as to avoid injuries and keep claims down.

Remember, “Ice and Snow, Take it Slow” and, hopefully, you will enjoy a safe and injury free 2022.

As always, if you have any questions or need assistance, please feel free to contact me toll-free at (888) 562-7861 or by email at: [jdonelan@toirma.org](mailto:jdonelan@toirma.org).

**Think Safe ... Drive Safe ... Work Safe**

## TOIRMA Annual Renewal Packets – Due March 1, 2022

The Annual Renewal packets were mailed to each TOIRMA Member Contact on January 14, 2022. Please have at least the supervisor and highway commissioner review and send back the requested information.

Renewal Packets include the following:

- (1) Comprehensive General Liability Questionnaire,
- (2) Listing of the Values for Vehicles; Inland Marine Equipment; and Buildings/Contents, and
- (3) Listing of Estimated Payroll.

**Remember, your coverage is dependent on the accuracy of this information.**

Renewal packets are due to TOIRMA by March 1, 2022.

If you have questions regarding the Renewal Packet or its contents, feel free to call Beth Eyrich for assistance, (217) 444-1139.