

# Common office hazards

## Risk overview



Slips, trips and falls are a significant cause of workplace injuries. Unsafe behaviors and conditions as well as absence of safety alertness can lead to these types of injuries. However, with careful walk-through assessment, planning and sound policies and procedures, you can reduce the potential of slips, trips and falls outside and inside your credit union business.

### Identifying and assessing common issues

Unsafe behaviors and conditions as well as absence of safety alertness can lead to injuries involving employees, members, and visitors.

While your operations team and/or safety director most likely has a plan to regularly inspect facilities and strives to maintain a safe office environment, it is common for injuries to occur. In addition, new business practices such as remote work has also introduced risks.

Some of the most common deficiencies can be identified through simple foot traffic walk-throughs.

- Implement a periodic inspection plan of each facility to identify potential hazards due to unsafe conditions and unsafe practices. Avoid limiting inspections to unsafe physical conditions and include observations of unsafe work methods and practices.
- Look at individual behaviors also – such as walking too fast or running, taking shortcuts, using mobile devices while on the move, or wearing improper footwear.

Your organization should also have a comprehensive Safety Plan and take action to implement and enforce it. A safety plan can proactively help minimize preventable injuries and positively impact your employees' perceptions. A robust plan demonstrates your commitment to keeping your employees safe, secure, and even making them more productive and happier at work.

# 64%

total incurred loss dollars for slip, trip & fall claims by credit unions in 2023

Source: The Hartford, 2023

# \$10.9M

total incurred loss dollars for slip, trip & fall claims from 2019-2023

Source: The Hartford, 2023



## Actual credit union loss scenarios

### Scenario 1: Slip/fall same level

An employee was participating in a team building activity when they slipped and fell on the lobby tile. Quick movement caused the mis-step.

An MRI revealed a torn ACL and meniscus which was surgically repaired. Additional post-operative therapy was needed to get the employee back to work due to other non-claim related issues.

#### Time out of work:

The employee lost time due to surgery and post-operative activities. The credit union did work to accommodate the restrictions once the employee was released to light duty. The employee was released from care one year post surgery.

The total loss was \$80,000.

### Scenario 2: Slip/fall same level

An employee was in their personal office when they were walking across the room and did not see the box on the floor catching their toe on the corner. They were unable to keep their balance and fell into the wall sustaining injuries to their head, shoulders and neck.

The most significant injury was to the head and neck causing sustained headaches, nausea and dizziness that continued for months causing lost time from work.

#### Time out of work:

Significant lost time due to the provider taking the employee out of work. The credit union did make efforts to accommodate light duty when it was assigned. Treatment continued until the claim was resolved the following year.

The total loss was \$69,000.

### Scenario 3: Slip/fall use of ladder

The credit union sent employees out for a day of volunteer work within their community. During one of the activities, an employee – who was unfamiliar to this type of work - fell from a ladder sustaining several injuries.

The extent of the injuries to the leg did require a total knee replacement and led to several months of therapy. Medical treatment and restrictions continued for roughly a year before being released by the physician.

#### Time out of work:

The employee was taken out of work due to the surgical procedures and was eventually released to return back to work with permanent restrictions of seated work only which was accommodated by the credit union.

The total loss was \$118,000.

## The sooner...the better



Workplace injuries can be costly for your credit union business – in lost productivity and claim costs. So, it's important to report an employee injury immediately. That way the claim process can begin right away.

Research has shown that the sooner a claim is reported:

- The sooner the employee returns to work
- The lower the cost of the claim



## Common foot traffic issues



### Outside exposures

- **Outside steps & stairs**  
Poorly maintained, wet & slippery steps, loose handrails, or no truncated domes
- **Drive-up used as a walk-up**  
Most common when the lobby is closed, or ATM access is limited to drive-up traffic.
- **Water run off & poor parking lot drainage**  
Either poorly maintained or the result of lack of ice or snow removal to allow for proper drainage.
- **Inadequate lighting**  
Inefficient lighting outside or poor lighting due to burned out or inoperative lights.
- **Walking surface irregularities**  
Caused by defects or breaks in sidewalks or walkways. Lack of clear marking for grade changes.
- **Parking lot potholes & cracks**  
Defects/breaks in lot surface pavement.
- **Unkempt entry ways**  
Cluttered entry ways; incorrect use of entry mats; loose stair coverings, debris, etc.
- **Obstructed views**  
Poor maintenance of landscaping or signage impedes paths or walkways.



### Inside exposures

- **Inside steps, stairs & elevators**  
Broken stairs, loose coverings/nosing, broken tiles, or other floor defects. Elevators should line-up evenly with floors.
- **Break room & exercise room**  
Floors not free from grease build-up & spills. Follow a regular floor cleaning schedule.
- **Restrooms & wet floors**  
Toilet/sink leaks; water spills; failure to post caution signs.
- **Unclear paths to exits**  
Building walkways not clear of clutter or obstacles created by storage, etc.
- **Walking surface irregularities**  
Indoor surfaces >4 feet off ground should be guarded with railing. Use of phone while walking is discouraged.
- **Inadequate lighting**  
Burned out/inoperative lights. Ensure auto-on or quick motion lights are activated.
- **Workstation clutter**  
Poor housekeeping in work areas – files, desk drawers, member stations.
- **Electrical cords, carpet, rugs & mats**  
Poor maintenance of cords, torn or curled rugs, door mats, etc.

### Looking for additional risk insights?

Risk & Compliance Solutions • **800.637.2676** • [riskconsultant@trustage.com](mailto:riskconsultant@trustage.com)

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