



PROFESSIONAL INSURORS
AGENCY, LLC

Snow/Ice Removal Guidelines for Property Owners



During the winter months, one of the most frequently asked questions we receive from our clients is should they should clear snow/ice from their sidewalks and walkways? Best practices dictate that you should always follow your local ordinances concerning snow/ice removal for property owners. It's also a good idea to document what steps were taken to remove the snow/ice (salt, sand, shovel, snow blower, etc) and when it took place.

If conditions are particularly bad, it might be a good idea to hire a company to remove the snow/ice. Provide them with guidelines for the removal process and explain to them what is expected. Hiring a company to remove the snow/ice might also mitigate or shift liability away from you. Most companies will require you to sign a contract stating that they must be held harmless in the event of any liability claims. However, that language is easy to circumvent by plaintiff attorneys and the removal company would likely be named as a co-defendant in any liability suit initiated against your property for slip and falls, etc.

No matter what steps are taken to remove snow/ice, the act of performing removal is not an admission of guilt if someone subsequently slips and falls. The most important factors are:

1. To perform the removal at a reasonable time (whenever it's safe to do so).
 2. To perform the removal adequately.
 3. To meticulously document exactly what steps were taken and when.
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Even if you follow all these guidelines, slips and falls are bound to happen, and people will sue; it's just the nature of our society. When that happens, report the incident to your agent so they can file a claim with your general liability carrier to provide adequate defense for you. When the adjuster contacts you, advise them of all the steps you took to mitigate the loss. This will assist them in defending you in the claim. If the matter goes to court, your carrier will provide legal defense and the aforementioned efforts you took to mitigate the loss will bolster your chances of winning the case or at least minimize any judgements against you if the plaintiff is victorious.

Please don't hesitate to contact Professional Insurors if you have any further questions.
