

COMMERCIAL PROPERTY SNOW AND ICE REMOVAL CHECKLIST

Owners and managers of commercial property have an obligation to maintain safe conditions for employees and occupants. Prevent injuries and minimize injury costs by implementing a snow removal program using the checklist provided.

- ✓ Establish a plan for how you will remove snow and ice and who will do so. Also identify when removal will take place in correspondence with when the snow falls. (Example: middle of the night snow fall - clean-up by 5 a.m.)
- ✓ Place weather mats at all entrances to the building for a distance of 40 feet. These mats should be placed in both directions to catch snow and water when entering and exiting.
- ✓ Periodically check weather mats to make sure they are in solid working condition and have not started to curl, as this presents additional tripping hazards.
- ✓ Send a newsletter or flyer, or post a notice on a communal bulletin board, asking residents, employees, and visitors to report snow and ice-related hazards immediately to the property manager.
- ✓ Consider hiring a snow removal contractor. Investigate the quality of their work, timeliness of work during a storm, equipment adequacy, experience, references, and the ability to work with your property's unique needs.
 - ▶ Contracts should not necessitate a call from the property owner or manager. The contract should state that contractor will provide snow removal and de-icing services after accumulation of "x" inches or overall icy conditions. Time of completion should also be indicated (Ex. 3 hours from daylight).
 - ▶ Contractor adheres to safe working practices as established by industry standards.
 - ▶ Contractor maintains general liability insurance with a minimum of \$1,000,000 (provides certificate of insurance to you as well).
 - ▶ Contractor maintains workers' compensation insurance (provides certificate of insurance to you as well).
 - ▶ Contractor names you as an additional insured on the policy.
- ✓ Report snow and ice removal activities on a snow and ice removal log as soon as the tasks are complete (see attached log). The log will assist you in defending against injury and property claims. They are also handy for maintaining a standard procedure if you have multiple properties. Use the same log for your own staff members and hired outside contractors.

About Millers Mutual Insurance

Millers Mutual Insurance, based in Harrisburg, Pennsylvania, is the niche property & casualty insurer that brings stability to multifamily housing. As a carrier that's dedicated to understanding the intricacies of the niche, we believe our singular focus on multifamily housing results in the kind of comprehensive, stable coverage our agents—and their multifamily clients—deserve. We currently serve commercial policyholders in Pennsylvania, Delaware, Maryland, North Carolina, Ohio, Virginia, and Washington, D.C., through a network of independent agents.