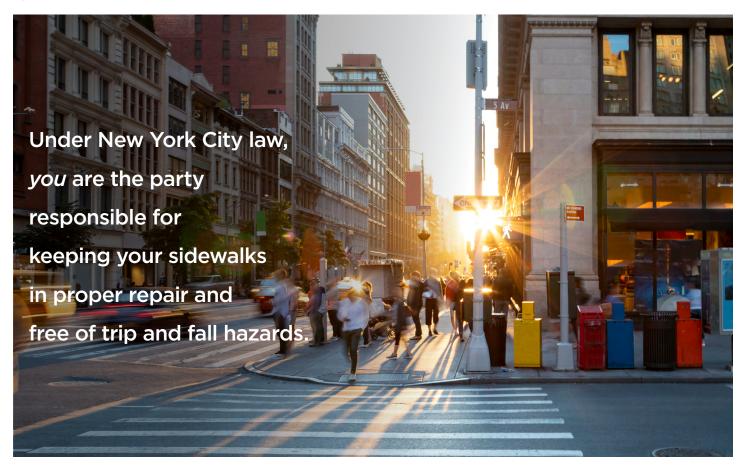
A New York City property owner's guide to sidewalk safety



Thousands of people are injured each year as a result of slips, trips and falls on sidewalks, and New York City is certainly no exception. In fact, sidewalk liability claims are the most frequent source of liability losses for New York Thousands of people are injured each year as a result of slips, trips and falls on sidewalks, and New York City is certainly no exception. In fact, sidewalk liability claims are the most frequent source of liability losses for New York City property owners and merchants insured by Nationwide companies.





What's the risk to your business?

More than a decade ago, New York City shifted responsibility for sidewalk liability from the city to property owners. Since that time, we have seen a rapid escalation in sidewalk-related negligence suits. Payments in these cases are frequently in excess of \$100,000 and become part of your insurance loss history. Your best defense in these cases is the ability to demonstrate that the sidewalks adjoining your building were regularly inspected, well-maintained and free of defects.

Section 7-210 of the NYC Administrative Code makes property owners potentially liable for personal injuries caused by their failure to maintain reasonably safe sidewalks. Defective sidewalks and poor and undocumented snow and ice removal could result in a personal injury lawsuit.

Nationwide encourages you to make needed repairs *before* a poor condition becomes a defect. To help you identify potential problems, we recommend you make frequent use of the sidewalk inspection checklist contained on page 4 of this brochure.

Your responsibilities

In NYC, property owners or the "responsible party" must keep adjacent sidewalks and pedestrian ramps in proper repair, free of defects and trip and fall hazards. In addition, sidewalks must be kept free of snow, ice and debris. Property owners are required to install, construct, repave, reconstruct or repair sidewalks and pedestrian ramps to New York City Department of Transportation (DOT) specifications at their own expense. Disregarded violations may result in charges to you by the DOT for completed repairs.

You can help protect your business and prevent injuries by complying with and/or exceeding the requirements of the NYC Sidewalk Law.

Through lease agreements and other risk transfer mechanisms, property owners may have shifted this responsibility and liability to tenants, merchants, property managers and/or other management or building maintenance companies. Your attorney or your insurance insurance agent can offer help with determining your responsibilities.

Note: This law does not apply to one-, two-, or three-family, owner-occupied residential properties. The owners of such properties may be entitled to free repairs for qualifying sidewalks severely damaged by curbside tree roots under the city's "Trees and Sidewalks Repair Program." Visit nyc.gov for details.

What is a sidewalk defect?

- A trip hazard, where the vertical surface differences between adjacent sidewalk flags are greater than or equal to 1/2".
- A crack in one or more flag(s) to such an extent that one or more pieces of the flag(s) may be loosened or readily removed.
- A loose flag that rocks or see-saws due to a space below it created by erosion of the supporting ground.
- Patchwork that is less than the full depth needed to repair all or part of the surface area that is broken, cracked or chipped; flag(s) partially or wholly constructed with asphalt or another unapproved nonconcrete material.
- One or more flag(s) missing or the total absence of a sidewalk.
- An improper slope with flag(s) that do not drain toward the curb and, as a result, retain water; flag(s) that must be replaced to provide for adequate drainage; flags with a cross-slope exceeding established standards.
- Hardware defects such as: hardware not flush within 1/2" of the sidewalk surface; cellar doors that deflect greater than 1" when walked on, are not skid-resistant, or are otherwise in a dangerous or unsafe condition.
- Defects involving structural integrity: a flag that has a common joint (which is not an expansion joint) with a defective flag, and has a crack that meets the common joint and one other joint.
- Non-compliance with DOT specifications for sidewalk construction.

Commonly observed sidewalk defects.



Trip hazard



Collapsed sidewalk



Unacceptable patchwork



Tree roots causing uneven surface



Improper slope



Hardware trip hazard

Photos courtesy of New York City Department of Transportation.



Sidewalk inspection checklist

or equal to 1/2"

The following sidewalk inspection checklist can be an important tool to help identify and correct hazards before an accident occurs. It also helps to document your safety efforts. Use this checklist on a regular basis and make needed repairs promptly.

 \square Vertical surface differences between adjacent sidewalk flags greater than

Are any of the following construction defects present?

\square Large cracks, missing pieces, or other substantial structural defects
☐ Improperly sloped flags or pavement
☐ Loose or otherwise unstable flags; uneven flag settlement or heaving
☐ Raised surface impediments (e.g., sewer drain plugs or electrical junction boxes)
☐ Hazardous conditions (e.g., excessive deflection, change in surface texture or lack of structural integrity) caused by cellar doors, gratings or other flush-set items
☐ Hazardous conditions created by improper sidewalk repairs
Do any of the following temporary hazards appear on the sidewalk?
☐ Puddled water
☐ Snow and ice
☐ Sand, dirt or mud
☐ Leaves, fallen branches or twigs
☐ Oil, grease or other foreign substances
\square Bicycle racks, planters, retail displays, other objects or obstructions
☐ Tree limbs or other overhanging objects that pose a hazard to pedestrians
Completed by Date
Corrective Actions Needed

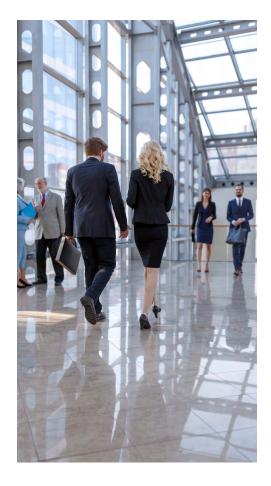


Tips for effective snow and ice removal

Follow these suggestions to help prevent slips and falls:

- Have a snow and ice removal plan
- Train staff on all aspects of your plan
- Select contractors early
- Use detailed written contracts
- Have a legal review of contracts and use proper risk transfer techniques
- Stockpile calcium chloride, sand and other supplies
- Have your equipment ready to be used (snow blowers, shovels, etc)
- Pay close attention to weather forecasts
- Treat surfaces before expected high levels of pedestrian traffic

- Stay ahead of the storm with frequent treatments and inspections
- Apply treatments at night when paved surfaces may refreeze
- Check melting piles of snow and ice for refreezing
- Give special attention to stairs
- Close entrances that can't be adequately treated
- Repair or replace downspouts, gutters, awnings and roofs to prevent dripping water on walkways
- Document all surface treatments with a snow and ice log
- Digitally photograph areas where a slip and fall has allegedly occurred



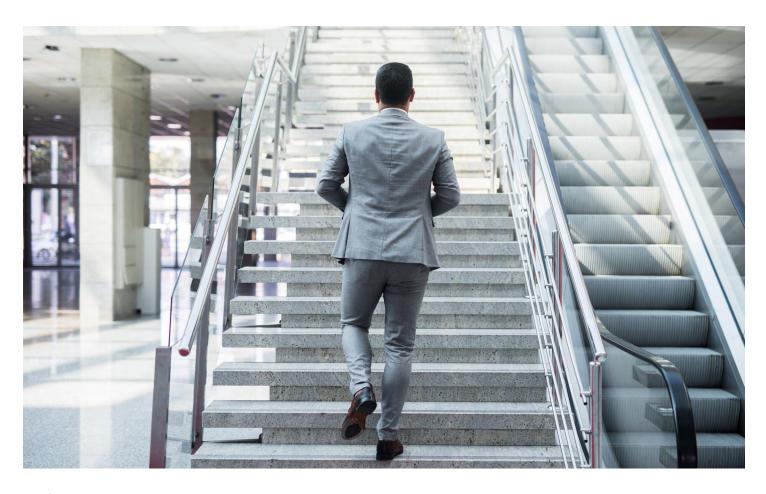
Additional tips: preventing *indoor* slips and falls

Entranceways, lobbies, walkways:

- Make sure there is adequate lighting
- Keep floors dry, clean and free of debris
- Make a serious commitment to good housekeeping and maintenance
- Replace worn or frayed carpeting, tiles and flooring
- Remove low-level displays
- Inspect flooring and walking surfaces frequently
- Take special precautions for single steps or ramps such as warning signs, additional lighting and "safety yellow" warning tape or paint
- Keep aisles clear
- Do not use a slippery floor wax or dressing
- Use "safety yellow" paint to highlight the front edges of stairs at entranceways
- Use anti-skid strips or treatments

Inclement weather:

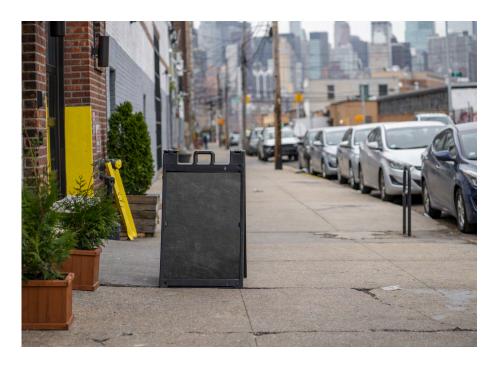
- Make sure entrances are free of snow and ice and ponding water
- Provide suitable walk-off mats (absorbent) extending 8-12 feet from entrance ways and in each direction of travel
- Make sure mats lie flat and have anti-slip backing, or anchor them
- Inspect entranceways and floors often and mop frequently as needed
- Make sure floors are clean and free of debris
- Provide umbrella sleeves
- Display "Wet Floor" signs, especially at changes in floor surface (eg, mats to flooring)
- Use anti-skid strips or treatments in high-traffic areas



Stairways:

- Keep stairs dry, clean and free from clutter
- Repair or replace broken steps and stair components immediately
- Replace worn or frayed carpeting
- Make sure handrails are on both sides of the stairs and are adequately secured
- Maintain good lighting, especially at the top and bottom of stairs
- Where needed, install light switches at the top and bottom of stairs
- Repair stairways if the stair height is not uniform and whenever the tread is uneven
- Highlight the front edge of the steps with a contrasting color such as white or "safety yellow" and install anti-skid strips or treatments
- Remove throw rugs from the top or bottom of the stairs, or securely anchor them in place
- Install emergency lighting in egress paths and stairways
- Ensure that stairways meet all federal, state and local building codes

NYC Sidewalk Law



For additional information:

- Sidewalk maintenance and repair.
 http://www.nyc.gov/html/dot/html/infrastructure/sidewalkintro.shtml
- Picking a contractor to repair your sidewalk.

 http://www.nyc.gov/html/dot/html/infrastructure/sidewalkintro.

 shtml#contractor
- Checklist for repairing your sidewalk.

 http://www.nyc.gov/html/dot/downloads/pdf/sidewalk-repair-checklist.pdf

Providing solutions to help our members manage risk.®

For your risk management and safety needs, contact Nationwide Loss Control Services: 1-866-808-2101 or LCS@nationwide.com.

