

Slips, trips, and falls are among the most common outdoor and indoor accidents. Controlling indoor exposures can be challenging, but outdoor exposures are even more dynamic and continually change with the weather. Also, consider special events where areas are repurposed, large crowds gather, and temporary walkways and structures may be used.

Best Practices



Minimizing Slip and Trip Hazards

- Wet or oily walking surfaces should have slip resistant qualities or coated with non-slip material.
- Absorbent mats should be used at building entries.
- Appropriate non-skid footwear should be worn.
- Walkways should be well-maintained, dry, clean, and unobstructed.
- Walkways should be well-defined and of the same material for the entire length.
- Mats, runners, and rugs should lay flat. Secure or tape down any edges that curl or stick upwards. Repair or replace any that are worn, torn, or wrinkled. Reposition rugs and mats often, as they tend to shift.
- Transitions between elevations or surface materials should be even and well-defined. Use conspicuous colors to alert pedestrians to any significant change in the walkway or surface.
- Lines, hoses, wires, etc., should be run under or around walkways when possible. Heavy tape, mats, or purpose-built cable floor covers are options for items that are exposed.



Minimizing Fall Hazards

- Any handrail should be stout, free of defects, and well-secured.
- Ladder rungs and stair treads should have a non-skid coating, covering, or traction strips. Repair defects promptly.
- Stairs must be fitted with graspable handrails within arm's reach from any point.
- The working edge of viewing/boarding platforms should be fitted with contrasting marks. Sheer platform ends should be fitted with a railing.
- Chains or lines should be installed at any gap between railings wide enough for a person to fall through.
- Special considerations should be made to minimize trip and fall exposures when hosting regattas of other events due to the elevated risk from the public, crew members, and others unfamiliar with the club.
- Use high-quality lighting for good visibility during darkness and inherently dim light conditions.





Yacht Clubs Slips, Trips, and Falls Checklist

	Yes	No	N/A	Action Needed
Are walkways well-marked, defined, clean, and unobstructed?				
Are walking areas free of holes and protrusions?				
Are walking surfaces subject to wet conditions (e.g., ramps) coated with non-slip material?				
Are transitions between elevations well-defined or highlighted?				
Do cords, hoses, wires, etc., run under or around walkways?				
Are handrails provided for elevated walkways or drop-offs?				
Are areas where no access is allowed cordoned off and adequate signage provided?				
Are staircases, ramps, and landings well-illuminated?				
Are absorbent mats used at doorways that lead to the outside?				
Are the mats changed frequently during inclement weather?				
Do the docks have damaged or loose boards or protrusions?				
Are gangways in good condition and well secured at one end?				
Are only authorized personnel allowed to use ladders?				
Are ladders properly secured before use?				
Are ladder feet present and in good condition where applicable?				
For an event, has a risk assessment been conducted?				
Were certificates of insurance received from vendors who install temporary structures? (e.g., ramps, steps, or walkways)				
Have temporary structures been inspected for proper installation, adequate stair height and handrails, tight connections, and highlighted elevation transitions?				
Is kitchen equipment properly maintained to prevent any leaks of oil, water, etc.?				
Is appropriate slip, trip, and fall employee training being conducted, such as the significance of spillage, "cleaning as you go," reporting equipment defects, wearing appropriate footwear, and reporting incidents immediately?				

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, visit our website at www.chubb.com. Insurance under the Burgee program is offered by Gowrie / Risk Strategies Company. Insurance is underwritten and provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This document is advisory in nature and is offered for informational purposes only as a resource to be used together with your professional insurance advisors in maintaining a loss prevention program. The information contained in this document is not intended as a substitute for legal, technical, or other professional advice, nor is it intended to supplant any duty to provide a safe workspace, operation, product, or premises. No liabilities or warranties are assumed or provided by the information contained in this document. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600 Form 09-10-1039 (Ed. 01/24)