

ALLIANZ COMMERCIAL

# Snow and ice removal safeguards

## Risk bulletin

### Introduction

Snow and ice removal may seem like a mundane task, especially knowing that it will eventually melt. Business owners, however, must manage snow and ice removal to help reduce the exposure to slip and fall accidents by customers and employees. This bulletin provides tips and reminders for evaluating and managing the exposures created by harsh winter weather.

### Establish snow clearing responsibilities

- Make pre-season arrangements with a qualified snow removal contractor. Define and establish the same procedures you
- If contractors are used, signed contract should include risk transfer and hold harmless language favorable to the property owner. Assure that the contractor is licensed, employs qualified workers and utilizes appropriate equipment
- If you require tenants to be responsible, detail snow removal responsibilities in the lease agreement
- Keep in mind that the property owner is ultimately responsible for the safe and timely removal of snow and ice.

