

## Customer Accidents and an Aging Population...

### The Issue...

We already know that customer falls are among the most frequent and most costly losses a supermarket experiences. It is also widely agreed that the most severe bodily injuries from falls are usually sustained by customers age 60 and older. In fact, in the last two years, 17 of ASG's 20 most costly liability claims were due to injuries incurred by people in this age group.

As a business owner or operator, your goal is to win long-time, loyal customers – regardless of their age. But in order to maximize your growth, you have to do more than the market down the street to provide customers with a safe place to shop, and protect your assets.

### A Tough Road Ahead...

Making your business as senior-friendly as possible has never been easy, but the challenge will become even more daunting in the years ahead. Consider this:

- Medical advancements are helping us live longer, healthier, more productive lives.
- Post-war “baby boomers” are reaching retirement age. Persons age 60 and older will account for a much higher percentage of our population in the years ahead.
- Medical costs continue to rise, significantly outpacing inflation on consumer goods.
- Jury awards continue to rise as more attorneys dedicate their practices to personal injury.

### Above & Beyond for Seniors...

In addition to the basics of customer safety, here are some steps you should take to insure a safe shopping experience for your senior patrons:

- Look for customers with special needs and offer them more assistance as they enter the store.
- Make a quick check of walking surfaces whenever you notice that an elderly, or apparently unstable customer enters the store.
- Make shopping aids such as “Mart-Carts” or wheelchairs with baskets available (even if a customer chooses not to use such an

aid, you benefit by having made the equipment available).

- Become more familiar with your customer demographics. Do nearby nursing homes or assisted living facilities provide transportation to and from your store?
- If possible, ask assisted living facilities to call and let you know when a group of residents will be visiting your store.
- When groups visit, greet them at the door or in the parking lot, thank them for choosing your store, and offer assistance.

### Reasonable Degree of Care...

Most customers feel that you are inherently liable for **any** injury they sustain as a result of an accident on your premises. This simply is not true. If a customer falls, and you have extended a “reasonable degree of care,” the extent to which you are liable is reduced considerably or even eliminated.

“Reasonable Degree of Care” is a legal term, not an opinion. Don’t assume that the degree of care you currently afford will be considered “reasonable” in a court of law, just because it seems reasonable to you.

- Document hourly (or more frequent) floor inspections and maintenance.
- Establish written procedures for responding to inclement weather, and assign responsibilities to store personnel.
- Purchase durable, more absorbent floor mats, as opposed to renting the traditional style mats (call us for a recommendation).
- Consult your Benchmark Loss Control Representative for advice on collecting information following an incident.

### Basic Prevention...

You already know what causes customer accidents, but what steps do you regularly take to prevent them? If you don’t adhere religiously to these three fundamental practices, your organization is in trouble.

- Inspect your store on an hourly basis looking for slip or trip hazards in parking lots, sidewalks, sales floors and checkout lanes. Again, document these inspections.
- Establish and enforce strict rules for stockers concerning the placement of boxes on the floor during stocking. Boxes

waiting to be stocked should be on an appropriate stock cart and empty boxes should be broken down and placed in a separate cart.

- Instruct employees in high-hazard areas to constantly monitor the walking surfaces and hold them accountable for the condition of the floor. Checkers should be responsible for the front-end, produce personnel for their aisle, and carryout’s should be responsible for the parking lot and sidewalks including regular collection of carts from the lot

### When an Accident Occurs...

#### ALWAYS.....

- Make the injured person as comfortable as possible.
- Be courteous and helpful to the injured party and any witnesses.
- Let the injured person decide whether or not they need medical attention.
- Take photographs of the accident scene.

#### NEVER.....

- Admit fault.
- Reprimand employees at the scene.
- Refer the injured party for medical attention (unless they clearly require medical attention and/or they are not able to communicate with you).
- **Share a copy of the incident report with the claimant or their attorney. Incident reports should only be given to your insurance company or claim adjuster.**

**Avant Supermarket Group specializes in providing claims, underwriting and risk management services to the retail grocery industry. If you would like to know more about safety and loss prevention in the retail grocery industry, contact our Loss Control Team at (913) 948-8170 or (405) 919-8334.**