

THE ULTIMATE SNOW & ICE GUIDE FOR ADVENTURE SPORTS

As an Outfitter or Guide, you have an obligation to maintain safe conditions for guests. Safety hazards can be a costly legal issue if an accident occurs on your property.

During the winter season, pay extra attention to walkways, stairs, driveways, interior roadways and parking lots. Oftentimes, they can become slip-and-trip hazards as snow falls and ice forms.

To reduce the chances of costly injuries occurring at your outfitter or guide service, consider implementing a snow removal program including:

- Identified responsibilities, communication strategies, equipment used and follow-up procedures for snow removal.
- All of your actions (or the actions of a hired snow removal contractor) should be outlined in a snow and ice removal log.

Periodically review your program to ensure that it is successfully working for your outfitter or guide service and minimizing the rate of injuries.



SNOW & ICE PRE-SEASON PROCEDURES

INSPECTION ITEM	YES	NO	N/A	REMARKS/ACTIONS NEEDED
Establish a plan for how you will remove snow and ice. Also, identify when removal will take place in correspondence with when the snow falls (e.g., during a middle of the night snowfall, clean up should occur by 5 a.m.).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Place weather mats at all entrances to the property for a distance of 40 feet. These mats should be placed in both directions to catch snow and water when entering and exiting.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Check weather mats regularly to make sure they are in solid working condition and have not started to curl (this presents additional tripping hazards).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Consider hiring a snow removal contractor. Investigate the quality of the contractor's work, timeliness during a storm, equipment adequacy, experience, references and ability to work with your outfitter's unique needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>Create a contract to use with your hired contractor. Make sure the contract is signed and complete before snow season. Include the following:</p> <ul style="list-style-type: none"> • Contractor agrees to provide high-quality services on your premises • Contractor adheres to safe working practices as established by industry standards • Contractor secures and provides a copy of their general liability insurance coverage with a minimum of \$1 million limit. • Contractor names you as an additional insured on the policy • Contractor should be held responsible if there are claims following actions, inactions or work done • Contractor waives subrogation rights 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>Report snow and ice removal activities on a log (see attached) as soon as the tasks are complete. The log will assist you in defending against injury and property claims.</p> <p>Use the same log for your own staff members and hired outside contractors.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Photograph the incident scene. Capture the exact area where the accident occurred (e.g., on a step or concrete slab) and the areas near the spot of the accident. Take close-up photographs (within a 3-foot range) as well as distance shots to capture the entire scene.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Fill out an incident report form (see attached) and contact your trusted insurance professional immediately. This will assist in determining exactly what occurred and will help when filing a claim. A log is also a useful resource for improving snow removal procedures in the future.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Additional snow and ice removal resources are attached below. For further risk management guidance, [contact us today](#).



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This checklist is merely a guideline. It is neither meant to be exhaustive nor meant to be construed as legal advice. It does not address all potential compliance issues with federal, state or local standards. Consult your licensed representative at CBIZ Adventure Sports Insurance Program or legal counsel to address possible compliance requirements.

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SNOW & ICE INCIDENT REPORT

Business Name: _____
Business Address: _____
Person Injured: _____

Injured Person's Contact Information:

Address: _____
Home Phone: _____
Cell Phone: _____
Work Phone: _____

Date of Incident: _____ Time of Incident: _____

Description of Weather Conditions: _____

Location of Incident: _____

Description of Incident: _____

Property Damage and/or Personal Injury Description: _____



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SNOW & ICE INCIDENT REPORT

First-aid Measures Taken (If Applicable): _____

Professional Medical Attention Utilized: Yes _____ No _____

Hospitalization/Ambulance Utilized: Yes _____ No _____

Photographs Taken: Yes _____ No _____

Witnesses:

Name: _____

Address: _____

Phone: _____

Name: _____

Address: _____

Phone: _____

Incident Reported By: _____ Date: _____
(signature of party)

Incident Reported To: _____ Date: _____
(print name)

Incident Reviewed By: _____ Date: _____
(print name)



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