Winter is here...
Protect yourself – and your business – from slip-and-falls this winter.

Make sure you’re covered
- Businesses should have commercial general liability insurance. You should check regularly to make sure it hasn’t expired or lapsed.

Know your snow removal contract
- Check in with your snow removal contractors regularly to ensure the job is getting done. A few things to keep in mind:
  - Most snow removal companies will not show up until there are at least five centimetres of snow. Businesses are responsible for maintaining their own premises before five centimetres of snow accumulates.
  - Most contracts stipulate a maximum volume of snow that the contractor will clear in a season. Once that cap is hit, businesses need to pay additional fees or the contractor will stop coming.
  - If a snow removal company is not fulfilling its contract, contact them over the phone and via email. You might need time-stamped evidence of the contact.

Take preventative steps
- Have a shovel.
- Have a mop readily accessible.
- Have a well-stocked salt bin.
- Maintain the premises hourly.
- Keep a maintenance log.

Should I help out my neighbour?
- It may sound counterintuitive, but don’t shovel your neighbour’s snow. If you create a hazard, you could be liable if someone hurts themselves.