

Safetyline

Apartment Association of Michigan

Benefits

Member

Membership in the Apartment Association carries benefits beyond savings on Work Comp insurance. Members join a network of their peers; thus gaining access to information sharing and the tools needed for effective loss control.

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Apartment Association of Michigan

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It's Time to Expand The Scope Of Winter Safety Programs

Editor's Note: We encourage all of our members to use this information as a starting point for effective safety communication. Members should add to it based on their safety needs and work environments.

A recent court decision has expanded the liability apartment owners could face if they aren't diligent in keeping their sidewalks and parking lots free of ice and snow. Earlier decisions focused almost entirely on keeping sidewalks clear and in reasonable repair, allowing them to be utilized for their intended use—walking to and from buildings; to vehicles; or outside common areas. In the

simplest terms, an appellate court reasoned that if an apartment complex sidewalk had snow or ice on it, then it was not fit for its intended use.

Parking lots had not received such scrutiny because pedestrian passage had not been viewed as their intended use. Then a case emerged that drew new light to the matter involving a resident of an apartment community who fell in a parking lot.

Although the trial court dismissed the case, the plaintiff appealed the decision.

On appeal, the court issued an opinion that holds that ice

and snow on a parking lot in an apartment complex violates MCLA 554.139. The reasoning behind the ruling is that walking in parking lots is an intended use of the parking lot, and snow or ice accumulated upon the parking lot renders it unfit for this use.

While this decision may be appealed, for now it is the law that will guide grounds crews and snow removal personnel during the coming winter months.

Seasoned property managers and maintenance supervisors will understand that the first line of

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Work Comp Rates Go Down In Important Class Codes

Members of the Apartment Association of Michigan will see cost savings in their work comp insurance in 2008. Jeff Packard of Citizens Management Inc., the underwriting component of the fund's program, announced that rates in four important class codes are taking a reduction in the coming year.

"The reductions represent real dollars to our members during a time when realizing bottom-line savings is so important."

Members will see reductions in the following class codes:

- Code 9015; Building Maintenance is going down by 8.5 percent.
- Code 9052; Hotel is going down by 8.08 percent.
- Code 8742; Salesperson is going down by 10.53 percent.
- Code 8810; Clerical is going down by 11.63 percent.

The savings in a self-insured group come from transferring the administrative component of

the program, or programs, away from the underwriting company. However, unlike traditional insurance, the AAM fund returns dollars for holding down workers compensation claims. Premiums are deposited in safe, interest bearing accounts. Monies that don't go toward administration or claims are returned to the members.

Contact Brenda Boomer at Smith-Peabody-Stiles, 1-800-467-6645 for details.



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To receive a copy of Safetyline, contact Brenda Boomer at bboomer@spsinsurance.com, or access it online at: www.apartments.org

SAFETY MEETING

FOR THE APARTMENT INDUSTRY

COMPANY NAME _____ JOB NAME _____ DATE _____

GUARDING YOURSELF AGAINST SLIPS, TRIPS, FALLS AND IMPROPER LIFTING

Know What You Are Dealing With

Winter doesn't always mean snow. Precipitation can be varied, thus, calling for different plans of attack—ranging from de-icing to full-blown snow clearance. Make sure you have a plan in place for all the weather possibilities winter might bring.

Freezing Rain: Super cooled droplets of liquid precipitation falling on a surface whose temperature is below or slightly above freezing, resulting in a hard, slick, generally thick coating of ice.

Frost: Ice crystals in the form of scales, needles. Frost may be composed of frozen dots of dew.

Light Snow: Snow falling at the rate of less than 1 inch per hour: visibility is not affected adversely.

Moderate or Heavy Snow: Snow falling a rate of 1 inch per hour or greater; visibility may be significantly reduced.

Sleet or ice Pellets: A frozen mixture of rain and snow that had been partially melted by falling through a layer of the atmosphere having a temperature above freezing.

Slips, trips, falls and improper lifting are to be guarded against no matter the season, but winter weather calls for special precautions against these four common hazards.

Protection Against Slips, Trips, or Falls:

- **Be alert -- Watch where you are going.**
- **Check the condition of the floors, stairs, ladders and work area -- report any defects to your supervisor immediately.**
- **Look for floor elevation changes (manholes, drains, uneven pavement).**
- **Remove clutter and drop cords from walkways.**
- **Place signs out when a floor area is slippery.**
- **Clean up all spills when they happen -- do not wait!**
- **Conduct a good housekeeping walk through on a daily basis.**
- **Keep drawers closed.**
- **Walk -- do not run!**
- **Carry only loads you can see over.**
- **Use the hand railing when climbing up or down the stairs.**
- **Do not jump off load docks or platforms.**

SPECIAL TOPICS FOR YOUR PROJECT: _____

EMPLOYEE SAFETY RECOMMENDATIONS: _____

Meeting attended by:

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Supervisor's Signature: _____

MEMBER BENEFIT

Loss control seminars designed to enhance existing safety programs, bring members new information for their changing industry and heighten their safety awareness.

IN 2007 WE BROUGHT OUR MEMBERS INFORMATION ABOUT:

- Violence In The Workplace
- Proper Claims Reporting
- Material Handling Instructions

Company Name _____

Topics You Would Like To See Offered

At Future Seminars:

Send your suggestions to Brenda Boomer at bboomer@spsinsurance.com



OR CURRENT OCCUPANT



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