

SECTION

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The Record BUSINESS

TUESDAY, JULY 10, 2007

THE MARKET:

DOW

S&P 500

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13,649.97Close:
1,531.85

Marl

ASK A LAWYER

Protecting a business from injury suits

Q. How can I shield my business from personal injury liability?

Accidents are an everyday occurrence, but you have an obligation to take steps that ensure the safety of your customers and others who visit your place of business. Implementing a few basic procedures can protect your business against significant legal fees, increased insurance premiums, or even payment of a large personal injury claim.

■ Make sure you and your employees are on the lookout for potential hazards.

Whether it's a "cleanup on Aisle 6" or a heavy tool placed on the edge of a high shelf, make sure someone checks the premises frequently for dangerous condi-

tions that could lead to an injury.

■ Adjust your everyday routines during inclement weather. In rain or snow, make sure you place mats by the entrance doors to your business to prevent people from slipping. Be certain the mats are secured firmly to the floor to prevent them from sliding and becoming a hazard. Also, place signs warning people of potentially slippery conditions, and have employees mop up water that accumulates to prevent accidents.

■ Always offer assistance. While you shouldn't attempt to move a seriously injured person or provide first aid unless you have the appropriate training, a little human kindness can go a long way. If you and your em-

ployees show compassion and call the appropriate first responders for assistance, it can help defuse the hostility that fuels some lawsuits. Showing you care is not an admission of liability. However, it is important that you and your employees refrain from discussing the cause of the incident with the injured individual.

■ Make sure you have sufficient insurance coverage. Skimping on insurance might save money in the short term, but insufficient coverage could be a big problem if someone is injured at your place of business. Review your coverage and be sure you have enough insurance to cover any potential claims.

Instituting these simple meas-

ures can help shield your business from significant liability. If an accident does happen, contact your insurance company or an attorney in writing immediately.

Cameron Welch is an attorney in the litigation department at Cole, Schotz, Meisel, Forman & Leonard, P.A., the largest law firm in Bergen County. E-mail: cwelch@coleschotz.com. This is not intended to be legal advice, which can only be given after the attorney understands the facts of a particular matter and the goals of a client.

Do you have a business question for Ask a Lawyer? Send it to Business News@northjersey.com.