



Federated Insurance's Claim of the Month — Could it happen to you?

An insured auto dealership had snow removed in main areas of their lot, but did not move their vehicles to have snow removed between cars for multiple weeks. Snow and ice buildup occurred between them, and a customer slipped and fell while looking at the vehicles, fracturing her hip and requiring surgery. Although the hazard was open and obvious, the dealership had no plan in place to move the vehicles. In doing so, proper snow removal and road treatment with salt or sand could not take place over the entire lot, leaving them open for risk.

CLAIM AMOUNT: \$450,000 in total damages with liability being shared 50-50 between the dealership and the customer.

Claim advice: Have a snow removal plan in place to ensure as much of the snow and ice can be removed in the lot and around vehicles. In addition to removing the snow, treat the lot with sand or salt in a timely manner to prevent ice buildup. If ice forms, remove it right away, or park vehicles where ice and snow have not built up. Post signage warning of icy spots to help keep customers away from dangerous areas.

Federated Mutual Insurance Company is recommended by 19 state and national auto dealer associations for customized insurance programs and value-added risk management services, such as mySHIELD®, the Risk Management Resource Center, and the Federated Employment Practices Network®. Visit federatedinsurance.com or [contact your local marketing representative](#) for resources you can use to create or enhance your own risk management program.

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