



Don't Let a Fall Destroy Your Winter

Protect Your Cemetery from Claims

Vast numbers of people visit American cemeteries each year, with Arlington National Cemetery alone attracting roughly 4 million visitors annually. With so much foot traffic, cemeteries face increased risks for slip, trip, and fall hazards, and just one unfortunate accident can cause cemetery managers enormous financial and reputational damages. Fortunately, cemetery managers who understand

what causes such risks can take the proper steps to minimize them.

THE EVOLUTION OF THE CEMETERY

Cemeteries cover a gamut of sizes, ranging from less than an acre to more than 700. The larger the cemetery, the more walkways, parking lots, park space, and burial grounds there are for people

to traverse as they visit their loved ones.

What's more, many modern cemeteries have rebranded themselves as parks, letting community members know that their services go far beyond burials and cremation. Today, cemeteries may host a plethora of events, including twilight tours, murder mystery dinners, yoga, concerts, music festivals, movie nights, firework displays, stargazing, vigils, arboretum tours, painting, spooky walks,

and birdwatching. These events showcase a cemetery's beauty to visitors and gently encourage them to start thinking about an ideal final resting place for their loved ones.

Cemeteries offering these types of community events often attract large crowds, which raises the risks for slip, trip, and fall incidents. These types of accidents rank as the most common insurance claims against cemeteries in frequency and severity, raising the risk of financial damages ranging from financial to reputational.

EXPLORING THE TOP RISKS

The unique nature of cemeteries – the enormous amount of open space broken up by headstones, mausoleums, benches, trees, bathrooms, and more – creates many risk factors that are not present in other businesses. Such risks include:

Weather-related. Unlike a carpeted 10,000-square-foot retail store or a neatly tiled restaurant, cemeteries are spread across acres of outdoor grass, stone, and concrete. This means they're vulnerable to the elements, including rain, ice, and snow.

Gravesites. The continuous nature of digging and filling graves can cause cemetery ground to settle and sink, causing uneven surfaces. Additionally, walking on grass around headstones may prove difficult for someone in heels, and falling into a headstone can be more damaging for both the guest and the gravesite.

Wear and tear. Adverse weather, foot traffic, and tree roots all wear down walkways, sidewalks, and parking lots over time, eroding formerly stable walking paths.

Tree hazards. The unique and diverse flowers, trees, and plants that line cemeteries make them vulnerable to fallen and hanging branches that may obstruct walkways following storms.

Visitor activities. Along with an array of events, cemeteries may attract joggers who enjoy the peaceful setting of a cemetery and run on uninterrupted sidewalks along the park's perimeter and internal walkways. Any joggers who trip while in the cemetery could trigger a claim.

HOW TO MINIMIZE YOUR RISK EXPOSURE

While slip, trip, and fall risks inside cemeteries bring challenges, they can be addressed with a few best practices. A good first step is to examine your park's grounds. You can start by looking at the condition of walkways and parking lots. Then, survey the grassy areas, looking for holes, divots, raised areas, settling graves, branches on the ground, dead trees, or tree limbs. Cemetery managers should instruct employees to mark any potential issues with a cone, paint, or stake flag and communicate any defects immediately so they can be scheduled for repair. Keeping all cones or stake flags in place until repairs are made so visitors know to avoid the area is key.

In addition to raised trip hazards, many large to midsize cemeteries set an annual budget for paving, repairing, and updating their grounds. Any walkway or parking lot area that has not been repaved in over 15 years should be thoroughly inspected and properly repaired if necessary.

Standing water can cause slip-related trip-and-fall accidents, so keeping the facilities as dry as possible is another important factor to consider when mitigating incidents. To do this, cemetery managers can schedule employees to check the restroom floors and look out for plumbing issues. If your cemetery has fountains or wishing wells, keeping them in good working condition is also important.

Another best practice is to review the layout of your cemetery, identify obvious fall hazards, and then remediate them. For example, cemetery managers and employees can place rubber-backed, heavy-duty mats in office or chapel entrances and vestibules so visitors can wipe the soles of their shoes before entering. Nonslip grounding can be used on creek footbridges and helps keep the walking surface dry. Clear directional signage will also help ensure visitors don't get lost, wander, or take shortcuts through the gravesites. Keep these signs tasteful so they fit the ambiance of your cemetery. Signs that say "walk carefully" or "no heels" may help.

Older cemeteries may have stairs without handrails or footbridges with wobbly banisters. These types of deficits will put

your facility at high risk for a trip-and-fall lawsuit. Fixing broken stairs or installing new handrails can go a long way toward protecting your cemetery from a claim. Additionally, a regular grounds maintenance schedule is important to ensure the cemetery stays neat and orderly. Cut around low-lying markers or gravestones so they are always clearly visible to visitors.

It is important to communicate these best practices regularly with your staff. By setting consistent policies and procedures, offering regular training, and hosting reminder sessions when needed, managers can set themselves up for success.

A final yet crucial step to reducing your cemetery's trip-and-fall exposure is to create risk transfer through an insurance policy that fits your business needs. Seek guidance from insurance carriers and brokers skilled in cemetery, crematory, and funeral home business risk. They can help you create an insurance program that will reduce your risks and bring you peace of mind.

AVOID ACCIDENTS WISELY

The topic of death may be taboo in many American households, but for cemeteries, the topic of slip, trip, and fall mitigation should never be off-limits. The reality is accidents happen, and even the most careful planning and risk mitigation processes won't eliminate every trip-and-fall possibility. But managers who take the proper steps and seek risk transfer through a viable insurance policy will protect themselves from the most serious of incidents, reduce their financial and reputational risks, and protect the families they serve. •



Domenic Antinucci III is a program manager at the Brownyard Group, which administers an industry-leading liability insurance program for cemetery, crematory, and funeral home businesses. Brownyard is the longest-running family-owned program administrator for agents and brokers. He can be reached at DAntinucci@brownyard.com. He can also be heard on a recent *Funeral Service Insider* podcast.