



FERRARI & ASSOCIATES  
INSURANCE & FINANCIAL SERVICES

## REDUCE YOUR LIABILITY THIS SNOW SEASON

### DOCUMENT EVERYTHING

#### Keep 7 Years of Log Entries

- Arrival time
- Departure time
- Surface condition
- Work performed
- Equipment/operator
- Photo before
- Photo after

### CONTRACT ESSENTIALS

#### What Should Be in Every Snow Removal Agreement:

- Service Triggers (After 2cm or by 6am?)
- Monitoring responsibilities
- De-icing & sanding expectations
- Site map and zones
- Limitation of Liability (where permitted)

### KNOW YOUR RISK

Slip-and-fall claims make up 80% of snow removal lawsuits. Liability often falls on both the property owner and the contractor.

### USE TECHNOLOGY

#### Digital tools that back you up in court

- GPS-verified tracking
- Automatic log entries
- Weather sync
- Push notifications

### SITE CONTROL

#### More Sites = More Risks. Prioritize Wisely

- Tier 1: Hospitals, Schools
- Tier 2: Retail, Municipal
- Tier 3: Low-Traffic/Private Sites

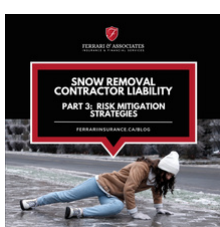
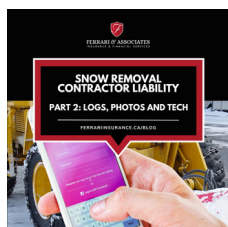
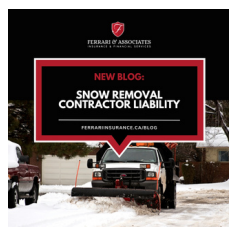
### SUBCONTRACTOR RISKS

#### Subcontractor Checklist:

- Signed contract
- Insurance certificate
- Communication protocol

THREE-PART EXPERT BLOG SERIES  
CLICK EACH TO READ MORE:

LEARN MORE:  
[FERRARIINSURANCE.CA/SNOW](https://ferrariinsurance.ca/snow)



CALL: 1-888-467-8989  
& ASK TO SPEAK WITH MIKE, CHE OR DAN