

# The Sally Taylor Insurance Group

*Let us do your insurance shopping*

## Sally's Blog

Protect yourself from snow and ice liability

It's winter, folks, and winter means snow and cold, especially in January. In the world of insurance, snow and ice are potential liability issues. Let's review some winter basics.

### Shovel your walkways

Let the snow pile up and you're at risk for a neighbor, pedestrian or the postal carrier falling on your property. Waiting for the sun to do the job isn't the best approach. Keep your sidewalks clear of snow.

### Don't allow ice to build up

Icy patches on sidewalks and driveways are slippery and dangerous. To help prevent falls, spread inert material like sand or slag on icy patches to improve traction. Sodium chloride also works. These materials roughen the surface area to allow less slippage and cause the packed snow and ice to melt faster.

### Check your coverage

Are you protected with personal liability coverage if a person falls on your property? Check your homeowner's insurance policy, and do it now. Our heaviest snow months are still to come. Not certain if you're covered? Give me a call at (303) 768-0000. Let's be sure you're protected.

### Follow community guidelines

Most cities and counties have ordinances that require property owners to clear their walkways within a certain time period after a snowfall. The city of Denver, for example, requires home owners to remove snow and ice from public sidewalks adjacent to their property within 24 hours of a snowfall.

### Learn your snow removal timelines and requirements

Click the link for your county of residence:

Denver County (link to <http://www.denversnowplan.com/sidewalks>)

Jefferson County (link to <http://jeffco.us/road-and-bridge/faqs/snow-removal-faqs/who-is-responsible-for-shoveling-sidewalks-/>)

Douglas County (link to <http://www.douglas.co.us/snow-and-ice-removal-planning-ahead-for-your-safety/>)

Arapahoe County (link to <https://www.arapahoegov.com/index.aspx?NID=639>)

Adams County (link to <https://www.c3gov.com/snow>)

Questions? I'm here. (303) 768-0000