

# LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – JUNE 2016

## Roadways, Signs and Walkway Program

- Accidents arising from alleged poor surface conditions and poor sign maintenance are a leading cause of liability claims against member municipalities
- The program is a way for municipalities to develop a continuous maintenance and record keeping program of all hazards, work, repair and replacement of roads, signs, boardwalks and walkways.
- This assists our liability adjusters and defense attorneys by providing a tool by which they can defend claims under Title 59.
- A well documented program that provides the means to identify and correct adverse conditions is the best defense we have many times.
- If you have a sidewalk ordinance, please enforce it. If you do not have an ordinance, please strongly consider putting one in place.

-NJ municipality that told a commercial property owner not to cut the roots to a nearby tree to fix the sidewalk he is responsible to maintain. This put control of the sidewalk back on the town and the municipality had to defend a lawsuit in which a claimant was seriously injured when they fell on the sidewalk.

-Member town has a sidewalk ordinance in place and enforced it by placing property owner on notice of the dangerous condition. When a claimant fell over this portion of the sidewalk, it was the homeowner that had to defend the lawsuit.



## OTHER THINGS TO KEEP IN MIND

- Welcome to Hurricane Season; please make sure your town is storm ready. Please see [FEMA.GOV](http://FEMA.GOV) and [READY.GOV](http://READY.GOV)
- Avoiding heat related medical emergencies. See [NJMEL.ORG](http://NJMEL.ORG) > Safety > General > Heat Stress and Poison Ivy.

## COMING NEXT MONTH

Indemnity Agreements and  
Sewing Up Those Loose Ends!

Municipal  
Joint  
Insurance  
Fund  
**JIFE**  
South Jersey Communities Securing Their Future

 **QUAL-LYNX**  
LINKING YOU TO QUALITY CLAIM SERVICES  
[Qual-lynx.com](http://Qual-lynx.com)