

# *Snow White Snow Bright, Who Removes the Snow Tonight?*

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MANY PEOPLE LOVE THE SIGHT OF A SNOWSTORM that leaves a fresh white blanket of snow. However, they do not necessarily like to clean up the results. Snow removal is a \$2 billion industry in the United States. Laws vary by location, but it is only logical that snow and ice from a car or driveway should not be transferred to the road. Helping clients understand their responsibilities, and avoid possible fines or legal action, is another value-added service of the professional insurance agent.

In New York City, residents, including commercial property owners and tenants, must remove snow, ice or dirt from sidewalks that abut their property. The resident/occupant is not liable for injuries or damage that occur during the storm, or a reasonable time thereafter. However, clearing of snow and ice from the sidewalk must be done, or at least be in process, within four hours after the storm ends. In the case of other materials such as dirt or branches, the material must be cleared within four hours of when it is deposited. Penalties range up to \$350 in fines and 10 days in jail. Commercial buildings face higher penalties. ([www.nyc.gov](http://www.nyc.gov))

If snow is frozen too hard to remove without danger of damage to the sidewalk, then salt or sawdust can be used to alleviate the hazardous situation. Snow and ice must still be removed as soon as possible. If the snow stops falling overnight, the clearing can be done in the morning. Improper removal of snow and ice can lead to civil and criminal liability if someone trips or falls. If snow and ice is not cleared within four hours, the resident is subject to a fine of \$50 for a first offense, and \$100 thereafter.

In the United States, about 500 fatali-

ties each year are due to icy road conditions. ([www.nj.gov](http://www.nj.gov)) Some states require that vehicles be cleared of all snow and ice before operation on public roads. In New York, there is not yet a specific law requiring

removal of snow from vehicles, however, it is illegal to operate a vehicle with anything that can impair vision or obstruct view from the front windshield or windows. In New Jersey, "dangerous accumulations" can result in a fine of \$25-\$75, even if no injury or damage occurs. If snow or ice dislodges from a moving vehicle and causes bodily injury or property damage, the fine is \$200 -\$1000, and a court appearance is required. Fines for commercial vehicles are higher. ([www.theclda.com](http://www.theclda.com))

In addition to clearing vehicles of ice and snow, motorists should practice safe winter driving habits. Reduce speed, use headlights and maintain a safe distance from other vehicles. Reduce speed before exiting as ramps can be icy. In a skid, take foot off the gas and steer in the direction of the skid. A vehicle safety kit should include a shovel, flashlight, blanket, salt or kitty litter, ice scraper, windshield washer fluid, paper towels and jumper cables. For emergencies, a cell phone with an extra battery, plus water and nonperishable food such as protein bars are essential.



Avoid beverages in glass containers as these will freeze and shatter.

Winter weather can lead to hazardous conditions, causing damage and injury that can often be avoided. Providing information that can help clients prevent such claims, as well as possible traffic tickets and fines, is another sign of the true insurance professional.

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