

## RISK INSIGHTS

### PATIO UMBRELLAS

**Umbrellas are commonly found in outdoor seating areas, such as restaurant patios, providing shade and shelter for patrons. In high wind situations umbrellas that are not adequately secured, can become parachutes or projectiles that can cause damage to furniture, buildings, automobiles and bodily injury to employees, patrons, and other third parties.**

#### A COMPLETE PATIO UMBRELLA UNIT SYSTEM CONSISTS OF THE FOLLOWING ELEMENTS:

1. Umbrella
2. Base
3. Fastener/locking mechanism to secure umbrella to base

There has been several bodily injury incidents and property damage involving patio umbrellas. The incidents showcase a variety of damage both physically and monetarily, ranging from relatively minor property damage to significant bodily injury.

Reviewing patio umbrella protocols with staff can serve as a major benefit to assist in reducing and mitigating hazards associated with patio umbrellas.

#### **The following are some tips to help businesses reduce and prevent patio umbrella incidents:**

- Ensure umbrellas are securely closed when not in use.
- Do not use patio umbrellas on windy days, or above its wind resistant rating.
- Use quality umbrellas designed to resist wind.
- Adequately support and anchor umbrellas in-place with the use of a suitable base or fastened directly to the floor and fasten/lock the umbrella to the base ensuring a complete secured patio umbrella unit system.
- If sand or water filled umbrella bases are used, ensure they are maintained and completely filled.

- Ensure patio umbrella unit systems (umbrella, base, and fastener mechanisms) are checked and maintained prior to use to ensure the umbrellas and associated devices are in good condition functioning as designed.
- Any deficiencies identified to the patio umbrella unit systems, immediately take it out of service until the deficiencies are corrected and repaired.
- Empower personnel to take pre-emptive action to prevent injuries or property damage.
- After every wind event, check all patio umbrella unit systems.

With proper procedures and preventative action, patio umbrellas do not have to present a dangerous risk to your operation.

For more information on making your business safer, contact our Risk Services team at **1.833.692.4111** or visit us at **[www.nbins.com](http://www.nbins.com)**.