

ACCIDENT/INCIDENT REPORTING PROCEDURES (ALL OFFICES)

OBJECTIVES

- Staff will learn the organization's accident/Incident reporting requirements
- Staff will learn the types of claims and information that must be reported

Proper accident and incident reporting is important to all of us. If we fail to report a claim in a timely manner, we may be excluded from certain benefits, reimbursement, or insurance coverage's, and possibly subject to civil and/or disciplinary action.

The organization's reporting requirements are intended to improve our claims management efforts. These requirements help to improve our customer satisfaction and also reduce the cost of risk to the organization. As mentioned in previous presentations, the cost of risk significantly affects all of us.

If an employee failed to report an injury or automobile accident in a timely manner, the organization would not be certain of its responsibility. Third party claims are frequently filed against the organization. And often, these claims allege the organization harmed them in one manner or another, yet if the organization doesn't have knowledge of the event, claims could be paid in error. Conversely, legitimate claims may be denied.

Claims that need to be reported to the organization include, but are not limited to:

- Employee injuries- workers' compensation claims
- Any personal injury on company property or injury as a result of the company's activities
- Damage to any company property- building, vehicle, equipment, etc.
- Third party property damage occurring on company property or damage resulting from company activities
- Vehicle accidents- all accidents involving company vehicles or vehicle accidents resulting from company activities
- Tort claim notices received by any company employee
- Law suits received by any company employee
- Any civil papers received concerning company employees or company activities, excluding personal document that are not job related
- Information where it is believed that an individual intends to file a claim against the company or a company employee
- Significant events likely to cause harm, damage, or result in litigation

POLICY

Discuss all organizational policies and procedures relating to accident, incident, and tort claim reporting.

CLOSING

- *Encourage discussion about the need to report accidents, incidents, and tort claims in a timely manner.*