



## Specialty Human Services

*Protecting Those Who Improve Your Community*

### What to do in the Event of a Loss

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Damage to your property or the property of others may occur. An accident that results in injury to your client, member, or guest is possible. Do you know what to do when a loss occurs? If an event of this nature happens, follow these steps:

#### PROPERTY DAMAGE

- 1. Take photos of the damaged property.
- 2. Take appropriate steps to protect the property from further damage. For a building or structure, taking steps to board up openings or cover the roof may be necessary. Separate damaged and undamaged contents.
- 3. Immediately report the loss to your agent or Great American. In most cases, your contact can provide guidance on what additional steps you need to take to protect your assets (particularly computers/electronics).
- 4. Remember that we will need to see the damages. Do not make permanent repairs unless necessary. Keep receipts for all activities.

#### BODILY INJURY

- 1. Provide aid/comfort to the injured party.
- 2. Let the injured person(s) decide whether he/she wants to go to a doctor, hospital or home. Call emergency medical assistance, if needed.
- 3. Ask the injured party how the accident occurred. Obtain his/her name, address and phone number. **Be sure to follow-up with the injured party to see how they are recovering.**
- 4. Do not promise that insurance will take care of medical or hospital bills. **Once the injured party has been cared for, start the investigation/reporting process.**
- 5. Inspect the accident scene carefully and get another employee to inspect the scene as well. If possible, take photographs.
- 6. Obtain the names, addresses and accounts of all witnesses, whether or not they were eyewitnesses. This includes your employees.
- 7. Immediately notify your insurance agent or Great American.

#### WHEN AN ACCIDENT OCCURS, DO NOT:

- Offer to pay medical expenses
- Admit responsibility
- Apologize for the accident
- Argue the cause of the incident
- Mention insurance
- Reprimand employees at the scene
- Discuss the incident with strangers.



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## Sample Accident Report

When an accident or loss occurs, be sure to keep a good record of the details and events that transpired. This sample report is an example of the type of details and records that you should note regarding the event.

Street address, city, state, zip of the accident:

\_\_\_\_\_  
\_\_\_\_\_

Date & time of accident: \_\_\_/\_\_\_/\_\_\_ :\_\_\_ AM/PM

Claimant's Name: \_\_\_\_\_

Claimant's address, city, state, zip:

\_\_\_\_\_  
\_\_\_\_\_

Claimant's phone number: \_\_\_\_\_

Description of loss: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Describe injuries to claimant, if any.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Describe damage to claimant's property, if any.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Location of incident. Describe area.

\_\_\_\_\_  
\_\_\_\_\_

Witnesses. Name, address, city, state, zip, phone:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

EMT service called?  No  Yes

Other medical services offered/provided?

No  Yes

If yes, explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Weather conditions:

Dry  Rain  Freezing rain/sleet  
 Snow  Ice

Temperature: \_\_\_\_\_ °F

Weather:

Sunny  Partly Sunny  Overcast  
 Dusk  Night  Dawn

The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Great American Insurance Company and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, Great American Insurance Company of New York and Great American Spirit Insurance Company, authorized insurers in all 50 states and DC, and Great American Protection Insurance Company, an authorized insurer in CA, IN, KY, MS, OH and WA. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2018 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5589-SHS (4/18)

