

MANDATORY INCIDENT REPORTING: EMPLOYEE GUIDE

It can be difficult to know whether or not an incident that happens in relation to your business is going to become a liability claim under your insurance policy so **you need to tell us about all of them.**

REPORTING OF INCIDENTS THAT DO NOT RESULT IN CLAIMS WILL NOT INCREASE YOUR INSURANCE PREMIUMS

In fact, we believe that pro-active reporting and effective incident monitoring promotes good risk management, and this is what we, as your insurers, like to see.

	What does it mean?	Should it be reported?
Complaint	A customer lets you know they are dissatisfied	Only if it relates to damage to their property, or to other third party property, or to bodily injury
Incident	A party is injured or has their property damaged, but there has been no formal request for compensation	YES
Claim	A party is injured or has their property damaged, and that party or their lawyer approaches you directly requesting compensation	YES

What should you do if an incident occurs?

1. Do not admit fault or liability
2. Ensure that the party affected by the incident is treated appropriately, while no fault or liability should be admitted. We have no objection to you funding any reasonable costs and expenses (such as transportation) that might be incurred by the injured party immediately post any incident. This is discretionary and any amount should not exceed \$500. Any payment made here will erode your policy deductible.
3. Obtain names and contact details of any witnesses to the incident
4. Download and electronically preserve all CCTV footage and photos for any incident
5. Obtain and preserve a list of all staff members on duty at the relevant time, including their contact details, along with alcohol and food sale summaries.
6. Complete an Incident Report Form with as much detail as possible about what has happened and report it to us.

Report all incidents to **1-884-454-0684** & send documents to TripointClaims@crawco.ca

What happens next?

An adjuster from Crawford & Company (Canada) Inc. will contact you within 24 hours to confirm their contact details and your claim reference. The claim reference number should then be updated against the relevant entry in your incident log book.

Crawford & Company (Canada) Inc. will review the incident and, depending on the circumstances, may arrange to visit your premises to obtain some further information. Other incidents will simply be noted for information.

What if an incident becomes a claim?

If an incident develops into a formal claim, your adjuster will:

- Take control of the situation and proceed with a full investigation into the claim in question;
- Obtain statements from parties involved, including staff and witnesses;
- Review CCTV footage;
- Correspond with the claimant and/or their lawyer.

You may face a situation where you are notified of a claim relating to an incident which you had not previously been made aware of, for example, someone falls over while at your premises and sustains an injury but does not bring the matter to your staff's attention at the time.

It is vital that any claim is referred to us immediately, whether you are familiar with the circumstances described or not.

Similarly, you must pass to us any legal/court documents that you receive straight away.

Our Promise to You

You are insured through Lloyd's of London. Your insurer and adjuster will work together to ensure proactive investigation, management and resolution of any claim as soon as possible. It is a promise that we take very seriously.

We understand that if something goes wrong it can be difficult to know how to react. This is where we come in.

To be able to support you we need you to provide us with all requested information in the event of any incident or claim.

If an incident occurs, **REPORT IT**

Report all the incidents to **1-884-454-0684** & send documents to TripointClaims@crawco.ca

Incident Report Form

Complete this record for all incidents

A: Your Details

Mr.		
Mrs.		
Ms.	Surname	First Name

No.	Street	Apt.	Telephone
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City	Province	Postal Code	Position	Report Date
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B: Incident Details

		DD / MM / YYYY
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Venue	Time of Incident	Date of Incident
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e.g. bar, washroom

Location of incident

C: Affected Party Details (continue overleaf if multiple parties involved)

Mr.		
Mrs.		
Ms.	Surname	First Name

No.	Street	Apt.	City
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Province	Postal Code	Telephone	Email
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D: Witness Details (continue overleaf if necessary) – ideally an independent party

Witness 1	Witness 2		
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Name	Name		
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Address	Address		
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Telephone	Email	Telephone	Email
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Role (e.g. bystander / employee)	Relationship to Parties Involved	Role	Relationship
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Witness 3		Witness 4	
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Name	Name		
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Address	Address		
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Telephone	Email	Telephone	Email
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Role (e.g. bystander / employee)	Relationship to Parties Involved	Role	Relationship
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E: Police Information (if relevant)		
Were police present and/or called to the incident?	YES	NO
	Please Circle One	
Officer's Name	Badge	Detachment
	DD / MM / YYYY	
Officer's Involvement (Inside / Outside, Paid Duty Officer etc.)	Report Date	
F: Security Information (continue overleaf if required)		
1.		
2.		
3.		
4.		
5.		
6.		
Security Staff Name	Role	Contact Details (Phone / Email)
Was CCTV, video surveillance footage captured?	YES	NO
	Please Circle One	
If not, please provide details below		
G: Additional Information To Be Retained		
Photos (Location of incident & affected parties injuries)	YES	NO
Video Footage (Phone and / or CCTV)	YES	NO
Liquor Licence	YES	NO
In addition to the info in this report, can you provide?	Please Circle One	
H: Declaration		
<i>I confirm that all details provided above are true, complete and accurate and that all video and photo evidence available will be retained in addition to the details within this form.</i>		
DD / MM / YYYY		
Print Name	Signature	Date



I: Description of Incident & Further Details (continued from sections C, D & F)