

SLIPS, TRIPS AND FALLS: WHAT TO DO FOLLOWING AN ACCIDENT

ALLIANZ RISK CONSULTING



When someone is injured on your property, how you and your staff respond can have a dramatic impact on the ultimate costs to your company. Besides the potential negative publicity from a disgruntled customer, your company could also be held responsible for the costs of the injury.

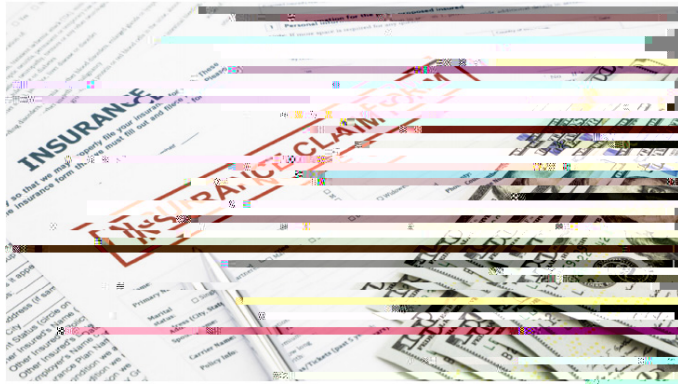
When an accident occurs, the following steps can help you assist the injured person and manage a potential insurance claim:

1. CARE FOR THE INJURED PERSON AND SHOW APPROPRIATE CONCERN FOR THEIR WELFARE

Addressing the injured person's immediate needs should be your primary focus following an accident. If a customer

is injured, instruct your staff to provide only the level of care they are qualified to offer. Offer to call an ambulance or provide pre-printed directions to local medical care facilities. Adopt a policy that does not allow employees or managers to drive an injured person to a medical facility, but instead, arrange local cab service. The key is to remove any barriers preventing the customer or employee from receiving necessary treatment without placing your business at risk by transporting an injured person.

In some cases, a customer may only want to complain to staffEMC /P </MCID 3h13 ()11.7-id.9 (t t)2.6h(n)-3.4 (-)-3.4 (i)7 (r



However, your staff should never accept or place blame. And don't ever offer some form of compensation in exchange for the customer not reporting a claim. Instruct employees to tell the person that the situation will be discussed with the manager and a response will be provided soon. Follow up is important. Treat the injured person the way you would want to be treated if you were in their shoes.

Train employees on how to respond when a customer is injured. Many companies engage in role-playing sessions as a training device. This allows employees to practice reacting to likely situations and responding to an upset customer.

3. ELIMINATE THE CAUSE OF THE ACCIDENT.

Once the cause of the accident is known, take steps to eliminate the hazard and reduce the likelihood of an accident happening again. This could mean removing the hazard (e.g., cleaning up water) or providing additional protection, such as floor mats at entrances.

4. PROMPTLY NOTIFY YOUR INSURANCE CARRIER.

To prepare for a potential insurance claim, set up a file with any documentation and reports you have filled out as well as the phone log and other evidence of the incident.

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