

What to Do In the Event of a Claim or Incident

A Guide for Security America Policyholders

SECURITY AMERICA

Risk Retention Group, Inc.



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Introduction and Purpose

The purpose of this manual is to provide guidance to **Security America RRG** policyholders on the proper methods to:

- Identify general liability and errors and omissions claims and incidents
- Conduct a proper investigation
- Appropriately document any situation
- Effectively manage a claim to its closure.

Security America RRG is dedicated to bring the best and most effective resources available in the industry to its policyholders in order to reduce the incidence of claims (loss prevention) as well as mitigate the ultimate costs of claims (loss reduction).

This manual is not a guide for workers' compensation losses or other types of losses other than general liability and errors and omissions.

Claims Management doesn't just happen – it is the result of a well-planned strategy, effective execution and thoughtful oversight

Investigation and Documentation

Effective companies implement proactive management of claims. This begins with:

INVESTIGATION AND DOCUMENTATION

- A proper investigation of any incident that may lead to a general liability claim includes:
 - Obtaining details of the accident, injury or property damage from the people actually present. **The incident reporting forms attached to this document may assist you in documentation of the incident and be a part of a reporting package to Security America.**
 - Documentation of the details via photographs, written notes, or recordings. This could include diagrams of the scene, witness comments (including contact info if you can get it), and any outside reports – such as an emergency room report.
- Mitigate the loss – take whatever steps necessary so that no further damage occurs.
- An important step in the documentation process is gathering signed contracts that may have a bearing on the incident or claim. These may often include servicing, installation, design or monitoring contracts.

A recent study concluded that 85% or more of the claims that have EARLY INTERVENTION such as through appropriate and immediate investigation and documentation and then subsequent follow-up are less likely to lead to litigation and/or adverse results.

Staying in Touch with Claimants and Managing Attorneys

The fact is:

- Potential claimants who feel that they are being listened to and their concerns are being addressed are much less likely to engage an attorney and litigate
- Once an attorney is involved, the costs of a claim and the time involved to resolve greatly increases
- Claims with attorneys involved become much more severe than the same type of claim without an attorney

Keep in touch - *without admitting fault*:

- E-mail, phone, whatever works – but face to face is often the best.
- Include discussions about service expectations and other ways to meet the potential claimant's needs – so that the conversations do not center around their claim.
- Try and have somebody on your staff assigned for all contact – to keep a consistent message. Preferably somebody at the management level.

Once an attorney is involved:

- Let the [Security America RRG](#) claims team handle the claim
- Don't attempt to negotiate or settle without [Security America's](#) assistance
- Cease discussions with the claimant and only work with the attorney and [Security America](#)

Employee Training

Ensure newly hired employees are qualified and trained to safely perform their jobs:

- Provide regular safety training on the proper use of equipment and how to identify and deal with potential hazards.
- Display clearly written safety and health rules that promote workplace safety.
- Keep documentation of all safety related activities. This information may be useful to defend the claim.



Contact Us

➤ **Visit our web site:**

www.securityamericarrg.com

➤ **Call us:**

(866) 315-3838

➤ **E-mail us:**

info@securityamericarrg.com

We are here to help!