

CLAIM REPORTING

Prompt reporting of all incidents to the Risk Management Office allows for more effective claim handling. When an accident takes place, an *Incident Report* should be completed which includes a description of how the accident happened.

The report should also include the name, address, and phone number and date of birth of the injured persons as well as the names and contact information of witnesses.

AFTER-HOURS EMERGENCY CLAIM REPORTING

In the event of an after-hours emergency, call the following emergency number, (503) 416-8833. You will be connected with a recording that will provide contact information for Risk Management Personnel.

AUTOMOBILE ACCIDENTS

An *Automobile Accident Report* form, insurance information, and a pen should be kept in each parish vehicle.

If you are involved in an automobile accident:

- If anyone is injured, immediately obtain first aid or medical care; call 911 if necessary. Give details to the police.
- Avoid moving the injured parties so as not to injure them further.
- If you smell or see leaking gas, clear the area and call the fire department.
- Cooperate with police in providing necessary information, but try not to make self-incriminating statements, such as taking the blame for the accident.
- If another driver is involved, exchange information. Obtain the other driver's license number, license plate number, year, make and model of involved vehicle(s), registration, insurance agent's name, insurer, and policy number.
- If possible, take photographs of the damage, positions of the cars, any skid marks, or any other evidence which might help document what happened.
- Complete the *Automobile Accident Report* form.
- Make notes of the time of the accident, weather conditions, road conditions, visibility, traffic conditions, the speed of the cars involved, and how the accident happened.
- Ask the investigating officer where and how you can obtain a copy of the

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police report.

- A police report does not satisfy or remove your requirement to file an accident report with DMV.
- File an Oregon Traffic Accident and Insurance Report (Form 735-32) with DMV within 72 hours when:
 - Damage to the vehicle you were driving is over \$1,500,
 - Damage to any vehicle is over \$1,500 and any vehicle is towed from the scene as a result of damages from this accident,
 - Injury or death resulted from this accident, or
 - Damage to any one person's property other than a vehicle involved in this accident is over \$1,500.

VOLUNTEER ACCIDENTS

If a volunteer has an accident on parish premises while acting in a service capacity, the following is recommended:

- Immediately obtain first aid or medical care; call 911 if necessary.
- Obtain a brief account of the accident from the injured party.
- Identify witnesses and obtain their names, addresses and telephone numbers.
- Observe the area in question.
- Take photographs of the area involved and preserve any evidence/property that may have been involved with the accident.
- Complete the *Volunteer Accident Report* and submit it to the Risk Management Office.
- Do not make any judgements regarding liability (i.e. admission or denial of liability) or commitment to the payment of bills.
- If the individual is requesting information on filing a claim, inform them that you will notify the Risk Management Office and they will contact them as soon as possible.

Volunteer Insurance

If the volunteer does not have private insurance coverage, or incurs costs over and above what their primary insurance covers, they may request an application for the excess volunteer accident coverage offered by the Archdiocese.

The volunteer will be required to send the Explanation of Benefits that they receive from their primary insurance company and all corresponding itemized bills to NAHGA Claim Services as indicated on the form.

STUDENT/YOUTH ACCIDENTS

In the event a student or youth is injured during the course of a school or youth group activity, on or off premises, immediate medical attention should be provided along with appropriate notification to the student's family or guardian. Emergency contact information should be provided by the parent or guardian prior to any child participating in any activity or event.

A *Student/Youth Accident Report* detailing the cause and nature of the student's injury should be completed and submitted to the Risk Management Office.

Student Youth Accident Coverage

If the student does not have insurance coverage available, or expenses exceed the limits of their primary policy, the student accident coverage may come into play. The school will complete "Part A School/Church Statement" of the Archdiocese *Accident Claim Form* and provide the parents with the form. The parents will communicate directly with Myers-Stevens Toohey. Contact information and instructions are indicated on the form.

GENERAL LIABILITY/PERSONAL INJURIES

Many liability claims involve accidents involving visitors to your premises. The following is recommended if someone is injured on your property:

- Immediately obtain first aid or medical care; call 911 if necessary.
- Obtain a brief account of the accident from the injured party.
- Identify witnesses and obtain their names, addresses and telephone numbers.
- Observe the area in question.
- Take photographs of the area involved and preserve any evidence/property that may have been involved with the accident.
- Complete the *General Incident Report* and submit it to the Risk Management Office.
- Do not make any judgements regarding liability (i.e. admission or denial of liability) or commitment to the payment of bills.
- If the individual is requesting information on filing a claim, inform them that you will notify the Risk Management Office and they will contact them as soon as possible.