

**DIOCESE OF CHARLOTTE
RISK CONTROL PROGRAM**

GUIDELINES FOR PARISH AND SCHOOL OPERATIONS

IV. INCIDENT REPORTING

Prompt reporting of all incidents is necessary in order to minimize claims costs. No comments which could put the Dioceses at fault, should be made.

A. REPORTING GENERAL LIABILITY AND AUTOMOBILE ACCIDENTS OTHER THAN WORKERS' COMPENSATION

1. GENERAL LIABILITY ACCIDENTS

General liability accidents are typified by events such as slips-and-falls, where persons other than employees are injured on Diocesan premises due to Diocesan operations or facilities. General Liability accidents may also include property damage for which the Diocese may be liable.

2. AUTOMOBILE ACCIDENTS

Any time a vehicle that is covered by the Diocese insurance program is struck by or strikes another vehicle, person, or another's property (building, etc.) an automobile accident has occurred.

3. REPORTING REQUIREMENTS AND PROCEDURES

- a. ALL ACCIDENTS SHOULD BE REPORTED AS SOON AS POSSIBLE, BUT NO LATER THAN THE NEXT BUSINESS DAY. REPORT ACCIDENTS AS FOLLOWS:

Call and then mail accident report forms to:

Gallagher Bassett Services, Inc.

- b. In case of catastrophic injury or death, call Gallagher Bassett , Victor General/Chancery and Office of Diocesan Properties, immediately.

Reverend Mr. Guy A. Piché
Very Rev. Mauricio W. West, V.G.

- c. The appropriate accident reporting form should be filled out at the scene of the accident and mailed to the Claims Administrator immediately. (See Appendix).
- ? All Diocesan vehicles should be equipped with an Automobile Accident Reporting Form and a Certificate of Self-Insurance Card.
 - ? General Liability (Non-Automobile) Accident Reporting Forms (See Appendix) should be available at every parish function and facility. The person in charge of the function or facility should be instructed on the proper use of the form and in case of accident should fill out this form in complete detail immediately.
 - ? If there is any doubt that property has been damaged or bodily injury inflicted, even if the person involved says not to worry about it, **REPORT THE INCIDENT** and obtain a **POLICE REPORT**.
 - ? Our Claims Administrators are responsible for determining if liability exists, and, if so, for adjusting the loss. The Claims Administrators cannot, however, determine if liability exists unless they are properly notified in a timely manner. **Report accidents immediately.**
 - ? Sometimes it takes a while for people to realize they are injured. Care should be taken to report all incidents that involve any possibility of bodily injury. Every incident involving children, the elderly or physically disabled persons should be reported regardless of severity.
 - ? When filling out reporting forms, indicate that you are doing so merely as a matter of routine. **DO NO ADMIT LIABILITY OR MAKE PROMISES REGARDING PAYMENT OF BILLS.**
 - ? Only the Claim Administrators have the responsibility and authority to investigate and determine whether there is liability and what payments, if any, will be made. They alone will judge how best to resolve claims.

4. **ACCIDENT INVESTIGATION PROCEDURES/FORMS**

- a. Please refer to appendix for correct forms.

B. REPORTING WORKERS' COMPENSATION INCIDENTS

Guidelines for the reporting of Workers' Compensation incidents should be done through The Diocesan Human Resources Office in Charlotte. Call (704) 370-3338. Refer to appendix for forms.

C. REPORTING LOSS OR DAMAGE TO DIOCESAN PROPERTY

Upon discovery, property losses should be reported immediately by telephone to Gallagher Bassett's Charlotte Claims Office (800) 227-4837. Refer to appendix for forms.