



NEWS OF VALUE

HANDLING CLAIMS

What should I know about claims reporting?

Managers must be familiar with proper claims reporting procedures and be aware of the need to control situations where bodily injuries have occurred. All accidents and incidents should be recorded. Losses involving bodily injury should be called in immediately by a claims coordinator, an individual designated to handle specific claims that arise on your association property. Often, an injured person will pursue a claim because of the poor manner in which he or she was initially treated, or because the claim was reported late and no effort was made to provide proper attention. Courteous treatment throughout can result in much smaller claims.

What can I do to mitigate claims?

- Express concern about the safety and welfare of injured person(s).
- Do not express a position on liability.
- Offer to administer first aid or to call an ambulance.
- Get name, address, and phone number of any witnesses to the accident.
- Obtain name, address, and phone number of the injured person(s).
- Provide sympathy and reassurance to injured person(s).
- After the injured person(s) has left the premise, make a note of the following:
 - What was the cause of the accident?
 - What did the injured person(s) indicate was the cause of the accident?
 - Did you notice any contributing factors? (i.e., water on the floor that might have caused the person(s) to fall?)
- Make sure the claim is properly reported.
- Follow-up with the injured person(s) to ensure the matter is receiving attention.

What should I do in cases of property damage?

- Note how the incident occurred.
- Take steps to protect property from further loss.
- Take photographs of damaged property. (Provide disposable cameras to employees to take pictures after they have helped the injured party.)
- Make emergency repairs to protect premises and property.
- Get detailed estimates of repair and/or clean up and hold on to any bills incurred.
- Contact a qualified cleaning contractor for necessary immediate cleaning needs.
- Separate damaged and undamaged property in order to allow inspection by the adjuster assigned to the case.

What else can I do to control claims?

Take advantage of claims reports, which summarize claims and provide the current status of outstanding cases. Such exchanges between agent and client foster an awareness of exposures and an opportunity for the agent to offer suggestions for prevention of future losses.

September 2007

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If I am a current client,
how do I report a
new claim?

All claims must be reported by the community or on-site manager or other person designated person acting on behalf of the association.

Website links to most of the carriers in our association program can be found on our website, www.usicondo.com, under Web Resources. If your carrier is not listed, please complete one of the following forms, which can be found on our website under FAQs, and fax it to Kathy Crandall at 703-205-8732 or email her at Kathleen.Crandall@usi.biz.

- General Liability Telephone Reporting (C-22786)
- Property Telephone Reporting (C-22789)

How do I report workers
compensation claims?

Immediately report the claim to the appropriate carrier. A website link to Hartford or Travelers 24-hour claims reporting is available on our website at www.usicondo.com under Web Resources.

Where should I go for
further information?

If you have any questions or need further information, please contact Steve Dickerson (703-205-8788 or Steve.Dickerson@usi.biz) or Theresa Swan Melson (703-205-8753 or Theresa.Swan@usi.biz).