

# **PUBLIC LIABILITY CLAIM PROCEDURES – OFF-SHORE MARKET PLACEMENTS**

It is vital to provide the right response to incidents – be they minor or serious.

#### **PUBLIC LIABILITY PROCEDURES**

Ensure you make yourself and your employees thoroughly familiar with these procedures.

## **ACCIDENT REPORTING AND INVESTIGATION**

You must report to your insurer all accidents and incidents involving third parties, including :

- All serious bodily Injury Incidents including concussion;
- Any injury involving a fractured/broken bone;
- Any injury requiring serious medical attention, i.e. stitches;
- Any incident requiring an ambulance to be called;
- Damage to property of a third party
- Any incident involving an aggressive customer who makes mention of taking the matter further, regardless of the severity of injury.

You must investigate the matter and complete and return a full Incident Report within 24 hours of the accident.

## WHAT IF THE INCIDENT OCCURS WITHOUT MY KNOWLEDGE?

Your customers should be informing you of incidents that occur in areas that are your responsibility. It is the Manager's responsibility to have a method of capturing your customers' incidents. Any incident that potentially could result in liability to you needs to be reported to **Proclaim** for immediate assessment.

## FIRST AID AND WHAT SHOULD YOU DO AFTER A CUSTOMER INCIDENT

Provide a high standard of care and response. If you have staff members trained in first aid ensure they assist to the extent possible.

If requested by the injured person call for a supervisor, a person experienced in first aid, a doctor/ambulance, or the injured person should be accompanied to the nearest medical surgery/hospital. Call an ambulance or doctor for serious injuries.

\*While you should not admit liability, that is not an excuse for not providing a high standard of care. \*

#### **INCIDENT REPORT**

- Complete the Incident Report/Customer Injury form as soon as the injured person departs
- Witnesses should be identified on the Incident Report
- Ensure you have accurate detail of the injured person (including contact details) and have recorded details of the injury
- If it is a slip or fall injury, inspect the area the incident occurred for reasons for the fall. Also note the customer's footwear or any other factor that may have contributed to the incident (intoxication, skylarking, lack of supervision)
- In the event of property damage supply full details of the item damages and contact details for the owner

#### **FOLLOW UP!**

The person who attended to an injured customer should work with **Proclaim** as they will follow u p within a week to ensure the customer is OK. Any complaints should be recorded and communicated to **Proclaim**.

#### WHAT IF THEY ASK ME TO PAY BILLS?

 Any request for payment of medical bills or compensation should be directed to our accident management team at **Proclaim**

## **HOW DO I COMPLETE THE INCIDENT REPORT FORM?**

- To complete an internet Incident Report Form go to: <a href="www.proclaim.com.au">www.proclaim.com.au</a>
  USERNAME: PASSWORD:
- or when completing a paper based form, send back to: email: <a href="mailto:insclaims@proclaim.com.au">insclaims@proclaim.com.au</a>

fax: 1300 858 329

#### IT IS CRITICAL THAT THE INCIDENT IS NOTIFED TO PROCLAIM WITHIN 24 HOURS

PLEASE COMPLETE AND SEND THE INCIDENT REPORT FORM <u>WITHIN 24 HOURS</u> OF THE INJURY OCCURRING TO:



Fax: 1300 858 329; Email: insclaims@proclaim.com.au

**PROCLAIM HELP DESK - 03 9660 5200** 

For all Other enquiries: Maria Rosman, Manager Insurance Liability Team

Locked Bag 32012, Collin St East, VIC 8003, Phone: 03 9660 5257

If you need urgent advice or if in doubt about these procedures, please call the Help Desk on 03 96605200.

| AUTHORISE: | <br>DATE | <br>' |  |
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## **PROCLAIM OBJECTIVES:**

- To promptly record incidents that occur on site so we can minimise exposure for you
- To monitor progress of claims
- To reduce the risk of such incidents re-occurring
- To provide risk management information
- To minimise public liability premiums