

LIABILITY CLAIMS

Most liability claims involve accidents of visitors to your premises. If it is reported that someone is injured on your property, first determine if the person requires medical attention. If so, immediately contact the ambulance or emergency rescue team. Second, obtain all necessary identification information from the involved party and a brief account of the accident. If this injury involves a student, immediately contact his or her parent or guardian as noted on the Health Form and Medical Release. Third, identify witnesses and obtain their names, addresses and telephone numbers. Fourth, observe the area in question. Take photographs and preserve any evidence that may have been involved with the accident. Finally, photocopy and complete, in as much detail as possible, the Incident Report Form located on the next page and submit it to Catholic Mutual.

Always be courteous and interested in the person making the claim. Do not make any judgments regarding liability (i.e. admission or denial of liability) or commitment to the payment of bills. Inform the individual that you will notify Catholic Mutual and that a Catholic Mutual representative will be in contact with him or her as soon as possible. **IT IS IMPORTANT THAT YOU DO NOT DISCLOSE TO ANYONE THE LIMITS OF LIABILITY YOU ARE CARRYING.**

If you should be approached by anyone other than your adjuster, do not give that person a statement or deposition; simply refer that person to your adjuster.

If you are served a summons, refer this promptly to your adjuster because each Summons contains a deadline.