

CLAIM REPORTING PROCEDURES

Claims:

- **Auto Accident**
- **Property Damage**
- **Employee Injury**
- **3rd Party Liability Incidents**
- **Student or Volunteer**



**CATHOLIC DIOCESE OF
ARLINGTON**

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It can be confusing and chaotic when accidents, injuries, or damages occur. The Office of Risk Management has put together the following claim guide to help you through these situations.

All forms referenced in this guide can be found on our website at:

<https://www.arlingtondiocese.org/offices-and-directory/office-of-risk-management/>

AUTO ACCIDENT

Steps to take following an automobile accident while using a diocesan vehicle:

- Immediately stop at the scene of the accident.
- Always call 911 especially if anyone appears injured.
- There may be situations when the Police will not come to the accident location, but allow them to determine that.
- Exchange information with the other driver(s) (Name, address, contact information, driver license # of the driver, license plate number, insurance carrier and policy #)
- Obtain names, addresses, and telephone numbers of any witnesses
- Take photos of the damages, positions of the vehicles, and the accident scene if you have a camera or use your cell phone.
- Call your supervisor to let them know what happened.
- If your vehicle cannot be driven, contact a towing company.
- Within 48 hours complete an ***Automobile Accident Report*** and submit it to the Office of Risk Management via email to: riskmanagement@arlingtondiocese.org or fax (703) 778-9118.
- Do not admit fault.
- Do not offer to pay for anything.
- Do not argue with the other driver(s).
- Each parish, school, or department is responsible for the first \$500 to repair a damaged vehicle, or medical cost for passengers, or third-party injuries.

PROPERTY DAMAGE

Steps to take when property damage occurs at your parish, school, or other diocesan location:

- If there is a possibility additional damage may occur (e.g., a window was damaged and it might rain), please take immediate steps to prevent further damage (e.g., cover the window with a tarp).
- If the damages involve water or fire debris, please contact a fire/water restoration company. The Office of Risk Management may already have companies on file.
- Notify appropriate authorities, such as the police or fire department.
- Within 48 hours complete a ***Property Damage Report*** and submit it to the Office of Risk Management via email to: riskmanagement@arlingtondiocese.org or fax (703) 778-9118.
- If possible, obtain two estimates for the repairs. If the amount is over \$30,000, the appropriate diocesan employee needs to contact the Office of Planning, Construction, and Facility Management for assistance.
- Pay the contractors as repairs are completed or items are replaced.
- There is a \$1,000 deductible per occurrence.
- When the repairs are completed, provide the Office of Risk Management with copies of the invoices and proof of payment. In most cases the location will be reimbursed for the cost minus their deductible.

EMPLOYEE INJURY

Steps to take following an employee injury:

- Administer first aid or call 911 as appropriate.
- If the employee is unconscious or cannot safely be transported by themselves or a co-worker, contact 911.
- If the employee needs immediate medical attention (without involving an ambulance), select a medical care provider from the directory provided to each work location. Do not use personal physician. [NOTE: most urgent care facilities are included.]
- Immediately notify the injured employee's supervisor.
- Within 48 hours the supervisor must complete an ***Employers' First Report of Accident*** and submit it to the Office of Risk Management via email to: riskmanagement@arlingtondiocese.org or fax (703) 778-9118.
- Employees need to inform the treating location or physician that it is a work related injury and that it MAY be covered under the diocese's Workers' Comp Program. [NOTE: some medical providers require the claim number before services are rendered.]
- The Office of Risk Management will report the injury to Travelers Insurance and obtain a claim number. The supervisor, and if possible, the employee will receive notification of the claim number as soon as possible.

STUDENT OR VOLUNTEER INJURY

Steps to take following the injury of a student or volunteer:

- Administer first aid and/or call 911, as appropriate.
- Obtain contact information for the injured person.
- Obtain names, addresses and telephone numbers of any witnesses.
- Within 48 hours complete a *Student Accident Report* or *Volunteer Accident Report* and submit it to the Office of Risk Management via email to: riskmanagement@arlingtondiocese.org or fax (703) 778-9118.
- The Office of Risk Management will contact the parents of the injured student or the injured volunteer through email.
- Please ask all parties **not to submit medical bills** to the school or parish. The proper process will be communicated through written notice.

This program, which is secondary to the injured party's primary health care, is to reimburse out-of-pocket medical costs and follows the Medicare SCHIP requirements.

3RD PARTY LIABILITY

Steps to take following an injury by an individual visiting the property:

- Administer first aid and/or call 911, as appropriate.
- Obtain contact information for the injured person.
- Obtain names, addresses and telephone numbers of any witnesses.
- Take photos of the area where the injury occurred.
- Do not admit fault.
- Do not offer to pay for anything.
- Within 48 hours complete a ***General Liability Claim Form*** and submit it to the Office of Risk Management via email to: riskmanagement@arlingtondiocese.org or fax (703) 778-9118.
- A representative from the Office of Risk Management will contact the person reporting the claim, and may visit the location where the injury occurred.
- The injury may be reported to an outside adjuster for further investigation.



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