

# Risk Control Bulletin

## Be Prepared For a Slip-And-Fall Incident

*It might be a visitor.*

*It might be a customer.*

*It might be your own employee.*

But, chances are, you won't be there to see it should someone slip-and-fall in a building you maintain.

### Sound Planning Can Help

A well thought out plan ensures that injured persons will be treated promptly and puts you in control of the process. CNA has developed these guidelines to help you efficiently manage slip-and-fall accidents. When a slip-and-fall happens...

#### Immediately

1. Offer medical attention.

- Administer first aid at the scene.
- Call for emergency service, if needed.
- Suggest a medical provider for follow-up care.

*(For employee injuries, refer or suggest a medical provider if doing so is allowed by your state.)*

2. **Gather and document information.**

- Name, address, phone number of injured person.
- Names, addresses, phone numbers of witnesses.
- Injured person's description of what happened.
- Pictures of accident (floor, spill, etc.).

3. **Report the accident.**

- Ask your customers to notify you immediately of any slip-and-falls on floor surfaces you maintain.
- Notify CNA of all losses, even if the information you have is incomplete.

#### Within 24 Hours

4. **Contact the injured person (or parent of minor).**

- Communicate your concern and verify whether treatment was received.
- In all cases, avoid discussion of "blame." Assure the injured person that the accident will be investigated.
- Be alert for claimant's "expectations." Communicate them to CNA.

For more information please call us toll-free at 866-262-0540 or visit us online at [www.cna.com/riskcontrol](http://www.cna.com/riskcontrol).

- Make sure injured employees understand that a claim will be processed for workers' compensation benefits with regard to medical bills and time off from work (if applicable).

**5. For injured employees, work closely with the CNA claim department.**

- To provide the physician with the injury report that includes all the information you reported.
- To provide the physician with a detailed description of the injured employee's current job duties.
- To communicate your support in returning the injured employee to work, and to light duty as necessary.

**6. For all accidents, determine facts and circumstances.**

- Identify specific materials, equipment, or tools involved in the accident and keep evidence in a safe place.
- Do not discard damaged or broken equipment involved in an accident. Keep it in a secure place where it will not be inadvertently put into use or destroyed. Altering, destroying, or discarding it could lead to an adverse finding.
- Develop a plan of action to prevent similar incidents.
- Notify customers of potentially hazardous conditions, which require action on their part for accident prevention.

**After the Accident Occurs**

**7. Maintain an accident injury management record (see exhibit that follows).**

Whatever format you choose - a paper filing system or a computer database - your records should include:

- Injury report - include all information reported to CNA
- Log of all communication related to claim
- Dates
- Contacts
- Documentation of discussion
- For employees, information on return-to-work status

**8. Notify CNA of any new information you may receive or develop.**

- About the accident
- About the injury
- About employee work status
- About legal representation or suit filings

*Don't let claims "slip-and-fall" between the cracks!*

### **Loss Reporting Tips**

- These same slip-and-fall guidelines apply to your customers - you can help by educating them on reporting slips and falls.
- Ask customers to notify you immediately of any incident involving a fall, no matter how minor.
- Make sure your employees know what to do when a fall occurs or if they themselves are injured.
- When an employee does not report for work due to illness, always inquire to see if the absence may be work related.
- Make sure one person is responsible for reporting all losses to CNA. Cross train a back-up for that person.

### **A Note about Fraud**

Slip-and-fall scams take advantage of existing hazards and it's been proven that they can be staged to collect benefits. These claims require careful management and scrutiny. It can be difficult to disprove allegations of a fraudulent slip-and-fall.

**You can help CNA get a jump on fraudulent claims by consistently following these steps:**

- Immediate notice of all accidents will help identify and deny fraudulent claims.
- Gathering and documenting evidence and facts while they are fresh will help to successfully defend fraudulent claims.
- Having a plan for medical care will help in getting an immediate, objective evaluation and serve as documentation of the alleged injury.
- Following consistent slip-and-fall management guidelines will help to accurately identify claims that have merit and those that do not.

