

## Guidelines to reporting a claim

### Notification of an incident

All Incidents that may have cause to claim should be reported as soon as possible and with all significant details to help our Insurers build an investigation at an early stage. This also ensures the compliance of our policy terms and conditions, in order to do so it is important we are notified of any incidents involving:

- ▶ A fatal accident.
- ▶ Injuries involving either referral to or actual hospital treatment.
- ▶ Any allegations of libel/slander.
- ▶ Any allegations of professional negligence i.e arising out of tuition, coaching or advice given.
- ▶ Any circumstance that has triggered an investigation under your safeguarding policy.
- ▶ Any circumstance involving damaged to third party property.

*An injury is defined as:*

- ▶ Head injuries that requires medical treatment (Doctor or Hospital).
- ▶ Fractures other than the fingers, thumbs or toes.
- ▶ Amputation/Dislocation of the shoulder, hip, knee or spine.
- ▶ Loss of sight (Permanent or Temporary).
- ▶ Injuries caused by electrical shock or burn, leading to unconsciousness or resuscitation or admittance to hospital for over 24 hours.
- ▶ Loss of consciousness caused by asphyxia or exposure to a harmful substance or biological agent.

**We remind you that under ANY circumstance should you admit liability or agree to pay for any damage caused as this may compromise the position of Insurers and could result in the withdrawal of any indemnity.**

*\*Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Sports Insure claims department for further advice.*

*\*please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.*

### Reporting an incident

It is policy that records must be kept for at least 5 years. We recommend that the responsibility of recording any reportable incidents is designated to a certain person within your organisation. Any names and addresses of possible witnesses should also be recorded.

It is a legal obligation for all businesses to have an accident report book which is compliant with data protection legislation. The book is available from [HSE Books](#).

The accident report book must contain the following contents in relation to any reportable incident:

- ▶ date and time of accident
- ▶ as regards a person at work - full name; occupation; nature of injury; age
- ▶ as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- ▶ place where accident occurred
- ▶ a brief description of the circumstances
- ▶ method by which the event was reported.

### Reporting incident to health & safety executive

You may also have obligations under the RIDDOR regulations to report incidents to the HSE. For further information log onto the HSE website [www.hse.gov.uk/riddor](http://www.hse.gov.uk/riddor).