

Reporting Incidents - to your insurer

Debi DeTurk Peloso, CPCU
Markel Horse Insurance Specialist

(888) 217-3657

www.horseinsurance.com

facebook.com/MarkelHorse

Procedures for Reporting Incidents:

- Incident reports should generally be filed by a staff member specifically charged with the responsibility
- Incident reports should be as detailed as possible, including names of any witnesses, specific location, time of day, weather and any other factors which might impact the situation

Procedures for Compiling Internal Incident Reports:

- Incident reports should be kept for the insured's internal use for every situation that is not standard
- Incident reports should be complete and specific as in 3.b above, allowing the insured to track any trends that may develop
- Internal incident report review by management should take place regularly, and should be reviewed with staff where applicable

General Criteria – An Incident Report must be filed with your Insurer if the incident involves:

- Fractures
- Head or spine injuries
- Anything that requires medical treatment beyond basic first aid provided by a doctor, clinic or hospital
- Property damage, including damage to property of others, the insured is not willing to pay out of their own funds
- Any abuse allegation (whether alleged against the insured's staff or another person in the insured's program, or abuse that the staff identifies as having occurred elsewhere but reports to DSS)

Other Incidents that Could/Should be Reported:

- Anything that the insured feels should be reported
- Any time the injured party or the injured party's caregiver has a strongly negative reaction

