

REPORTING INCIDENTS To Your Insurer

- 1. Procedures for Reporting Incidents:**
 - a. Incident reports should generally be filed by a staff member specifically charged with the responsibility**
 - b. 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**

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

- 3. General Criteria – An Incident Report must be filed with your Insurer if the incident involves:**
 - a. Fractures**
 - b. Head or spine injuries**
 - c. Anything that requires medical treatment beyond basic first aid provided by a doctor, clinic or hospital**
 - d. Property damage, including damage to property of others, the insured is not willing to pay out of their own funds**
 - e. 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)**

- 4. Other Incidents that Could/Should be Reported:**
 - a. Anything that the insured feels should be reported**
 - b. Any time the injured party or the injured party's caregiver has a strongly negative reaction**