

Property Incident Checklist

- 1. If the incident is an emergency, contact the authorities immediately.
- 2. Report the incident as soon as possible in alignment with insurance carrier’s reporting instructions.
- 3. Expect to be contacted by a claims adjuster who will be following up on the incident.
- 4. Be prepared to provide all details of the event.
- 5. Protect the property from further damage:
 - Cover the property if it is exposed to the elements
 - Make temporary repairs, if reasonable and necessary
 - Maintain a record of all expenses incurred.
 - Separate damaged from undamaged personal property
- 6. Take photos of damage (if possible).
- 7. Prepare an inventory of damaged personal property
 - List quantity, description, and value.
 - Attach bills, receipts, estimates, and related documents
- 8. Retain damaged property until a claims adjuster approves its disposal (unless a danger to safety).
- 9. If a crime has been committed, notify the police and document pertinent details:
 - Report number, badge number, division, etc.
- 10. Please let the insurance company know immediately if your circumstances change and this loss will have a greater impact on your business than originally anticipated.

In the event of a business interruption or extra expense incurred due to loss:

- 11. Record all expenses incurred due solely to the loss:
 - Wages for employees involved in clean up or repair.
 - Overtime paid for employees to fulfill orders that would have been completed.
 - Outside vendors involved in clean up, repair, etc.
 - Leasing of temporary space until your facility is repaired.
 - Leasing or purchase of any items necessary to continue operations.
- 12. Record all expenses that you continue to incur despite the necessary suspension of your operations.
- 13. Document any business lost due to the necessary suspension of your operations:
 - Canceled orders.
 - Refused orders.
- 14. Complete financial records may be necessary to determine your lost income due to the loss:
 - Your accountant may be able to help, especially if you’re on-location financial information was destroyed due to the loss.
 - The insurance company may assign an accountant to determine the amount of your loss.

Personal Injury Incident Checklist

	1. If the incident is an emergency, contact the authorities immediately.
<input type="checkbox"/>	2. Report the incident as soon as possible in alignment with insurance carrier’s reporting instructions.
<input type="checkbox"/>	3. Expect to be contacted by a claims adjuster who will be following up on the incident.
<input type="checkbox"/>	4. Be prepared to provide all details of the event.
<input type="checkbox"/>	5. If possible, interview the injured person: <ul style="list-style-type: none">▪ Include a version of what happened from the point of view of the involved parties, in addition to you own observations of what their injuries appear to be and their physical appearance.<ul style="list-style-type: none">○ For example, do they appear to have been drinking? If they slipped on a spilled substance, are their clothes wet? What type of shoes are they wearing?)▪ Do not pay or promise to pay any bills.
<input type="checkbox"/>	6. Inspect the scene of the incident: <ul style="list-style-type: none">▪ If injuries were involved, preserve all evidence. You will never know when injured parties may try to exaggerate their claims or take advantage of their injuries.▪ Note in detail any conditions related to the accident (i.e. nature and size of any spill, the size and depth of pothole, available lighting, etc.).
<input type="checkbox"/>	7. Take photos of the scene of the incident (if possible) and preserve any video surveillance if available.
<input type="checkbox"/>	8. Provide all documents, correspondence, or lawsuit papers received that relate to this incident to the insurance company.
<input type="checkbox"/>	9. Provide names and addresses of any witnesses to the incident, or of employees who may be able to provide details on the product or location involved in the incident.
<input type="checkbox"/>	10. If a product is involved and you have the product, save it for inspection by the claims adjuster or insurance carrier expert. Do not dispose of any products involved in a claim until you have received approval from the handling adjuster.
<input type="checkbox"/>	11. The claims adjuster will deal directly with the claimant or his/her attorney. Do not deal with the claimant yourself.
<input type="checkbox"/>	12. Let the insurance company know immediately if your circumstances change and this loss will have a greater impact on your business than originally anticipated.