



1712 Magnavox Way
P.O. Box 2338
Fort Wayne, Indiana 46801-2338
(800) 237-2917 Fax (260) 459-5910
www.kandkinsurance.com
CA #0334819

INCIDENT REPORTING INSTRUCTIONS & EMERGENCY PROCEDURES

EMERGENCY PROCEDURES

1. **ACTION:** Follow your written plan and take appropriate care of all injured persons.
2. **NOTICE:** Incidents can happen anywhere. Advising K&K as soon as practical after an incident occurs surrounding your event, regardless of the location of the incident or whether or not you feel you are responsible for the bodily injury or property damage, is essential. If appropriate, an adjuster will be assigned immediately.
3. **STATEMENT:** Do not make any statements regarding the cause of the accident. Give no opinions or conjectures to anyone other than your insurance company representative.

DO NOT ADMIT TO LIABILITY. DO NOT INFER OR PROMISE TO PAY.

Use only the acceptable statement: "The accident is under investigation," NOTHING MORE!

4. **INVESTIGATION:** Cooperate with your insurance company representative. Let this person make any and all conclusive investigations.
5. **WITNESSES:** Secure names, addresses and phone

numbers (home and work) of witnesses as soon as possible after the accident. **NOTHING MORE!**

6. **PHOTOS:** Take photos of all accident scenes as soon as possible.

WAIVER & RELEASE: (If required) If insured person was in restricted area, locate signed Waiver and Release immediately and store in safe place. Send to the insurance company only by request and by registered mail. Retain photocopy of Waiver and Release for your file.

LOCAL AUTHORITIES: If the incident is investigated by local authorities, identify to K&K, i.e. police, from what town, county and state.

CASE REPORT FORM: Complete all information required and available within 24 hours. Minimum information should include facility name and address, date of accident, victim's name, address and phone number; family name and phone number if fatality; and the signature of the person that completed form.

Mail ASAP – nothing can be handled by the insuring company without this information.

**REMEMBER: NOTIFY K&K OF ALL INCIDENTS,
NOT JUST THOSE CATASTROPHIC IN NATURE.**

PREPARE FOR EMERGENCIES

1. Have a qualified person designated to make ALL private, public or media statements. Make all personnel aware that only the designated statement person inquires about a loss.
2. Make a separate qualified person designated for all emergency medical, fire and security operations.
3. Have adequate personnel on site: security, medical, and fire protection services and equipment. "Adequate" means proper and prudent for your anticipated attendance and event activity.
4. Have backup personnel and equipment, including backup power sources, in place to maintain event integrity.
5. Have a written crisis management plan that addresses all "worst scenario" situations, including evacuation.
6. Train and practice all emergency procedures.
7. If policy wording requires it, have adequate supplies of Waiver and Release forms. Have adequate accident reporting forms on site. Those who must sign a Waiver and Release form are those persons practicing and/or participating in any athletic event sponsored by you, as well as anyone entering a restricted area, which is generally defined as any area where admittance to the general public is prohibited.
8. Have the name and number of your Insurance Contact posted prominently. In case of a major spectator loss or fatality, **K&K's 24-hour number is 260-459-5000**. Have one person responsible for this call. Call K&K direct; do not rely on a Broker, etc. to relay the call.