

How to File a Liability Claim

A member or guest has been injured or has informed you that they would like to make a claim against your club. The following is a step by step guide for filing a claim. Please have all staff members become familiar with these procedures.

- 1) Take immediate steps to make sure that the injured party is O.K. Provide medical attention as needed. If the injury is serious, call 911 immediately.
- 2) Document Everything: The acting manager is to complete the “Club Incident Form” immediately. Regardless of how minor the incident or accident appears, you still need to complete the incident report.
- 3) Witnesses? Make certain that you ask any witnesses (other members or staff) to also complete a “Witness Report Form”. Again, complete the report at the time of the incident.
- 4) It is not necessary for the injured party to fill out an incident report. However, if the person wants to complete a report, by all means, let them fill out the “Club Incident Report” and include their report with yours.
- 5) **Fax the “Club Incident Report” and “Witness Reports” as soon as possible along with a copy of the injured person’s membership agreement or signed waiver to Association Insurance Group. Our fax number is 303-985-1248.**
- 6) You may want to write a separate letter detailing the events or any other information that may be of interest concerning this claim. For example, if the injured person is well known or a long time member of the club and has indicated that they are “O.K.”, let us know that you do not expect any problems. Conversely, if you feel that the incident could turn into a “problem”, we would like to know your opinion as to the disposition or attitude of the injured party.
- 7) Be sure to follow up with the injured person the next day to see how they are doing. Common courtesy can go a long way toward protecting your relationship with the injured party and help retain them as a long-term member.
- 8) For your protection, document all conversations with the injured party and put your notes in their file.
- 9) Acts of kindness toward an injured member does not constitute admission of guilt. Should you decide to extend a free two-month membership at the end of their agreement, send flowers, offer a free personal training session, by all means do so. Remember the Golden Rule. Treat others as you wish to be treated.
- 10) If you have any questions about claim filing procedure contact us immediately.

Association Insurance Group

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