

DEALING WITH ACCIDENTS ON YOUR PROPERTY



To report a liability claim, call The Hartford Loss Connect Service at 1-800-327-3636.

Liability claims happen. No matter how careful you are, it's something you may have to deal with as a business owner or manager. And while it's impossible to account for every scenario you might encounter, there are steps you and your employees can take to better enable The Hartford to act on your behalf when faced with a liability claim.

- Respond. When someone falls or is hurt on your property, don't ignore the incident for fear of admitting liability. Respond with compassion and empathy. It's the right thing to do, and ignoring an accident is likely to create animosity.
- Collect the name and phone number of anyone who was involved in or witnessed the accident. Even, for example, if a person falls but says he is not hurt, get his information. Sometimes an injury doesn't show itself immediately, or the person may be too embarrassed to admit an injury.
- Never ask someone involved in an accident to sign a release stating they are not injured. Such releases are ineffective in court and may cause animosity or even lead to the person getting a lawyer.
- Take photos of the accident location and possible causes of the accident. Write down any accounts of the accident soon after they are told to you.
- Report claims quickly. Memories fade and witnesses become unsure and less committal in their accounts of an event. We can document witness accounts while memories are fresh — even if that's well before any litigation that may occur.
- Review any security cameras that might have captured the accident. Regularly inspect these cameras to ensure they are working properly, and maintain all video for at least three months, as claims can arise well after an incident occurs.
- Correct the cause of the accident and introduce procedures to help prevent similar accidents. Use signs or barriers to warn others if there is continued exposure to the risk.
- Keep in mind that you can be liable for accidents caused by vendors working on your property. You should manage that risk before an accident with sound contracts and maintenance agreements. Be sure to clearly define responsibility for risks in areas maintained by vendors, resulting from their work, or related to their equipment or activity.

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