



ASR Underwriting Agencies

Claims Procedures

PUBLIC LIABILITY

Arranged through ASR Underwriting Agencies Pty Ltd Underwritten by Certain Underwriters at Lloyd's

It is critical that you notify us of the claim or potential claim within 24 hours
It is vital to provide the right response to incidents in or around your business, be they minor or serious

Public liability poster

The manager is to display these procedures in a position prominent to all employees (but out of sight of customers).

Accident reporting and investigation

It is the responsibility of employees to report promptly to the manager all accidents and incidents involving third parties, including:

- All serious bodily injury incidents;
- Any injury involving a fractured/broken bone;
- Concussion;
- Any injury requiring serious medical attention, ie. stitches;
- Any incident requiring an ambulance to be called;
- Any incident involving an aggressive customer who makes mention of taking the matter further, regardless of the severity of injury.

The manager must investigate the matter and complete and return a full incident report within 24 hours of the accident.

What if the incident occurs without my knowledge?

Your customers should be informing you of incidents that occur in areas that are your responsibility. It is the manager's responsibility to have a method of capturing your customers' incidents. Any incident that potentially could result in liability to you needs to be reported to **ASR Underwriting Agencies** for immediate assessment.

First aid and what should you do after a customer incident

Provide a high standard of care and response. If you have staff members trained in first aid ensure they assist to the extent possible.

If requested by the injured person, call for a supervisor, a person experienced in first aid, a doctor/ambulance, or the injured person should be accompanied to the nearest medical surgery/hospital. Call an ambulance or doctor for serious injuries.

While you should not admit liability, that is not an excuse for not providing a high standard of care.

Follow up

The person who attended to an injured customer should work with **ASR Underwriting Agencies** as they will follow up within a week to ensure the customer is OK. Any complaints should be recorded and communicated to **ASR Underwriting Agencies**.

Incident report

- Complete the incident report/customer injury form as soon as the injured person departs
- Witnesses should be identified on the incident report
- Ensure you have accurate detail of the injured person (including contact details) and have recorded details of the injury
- If it is a slip or fall injury, inspect the area the incident occurred for reasons for the fall. Also note the customer's footwear or another factor that may have contributed to the incident (intoxication, skylarking, lack of supervision).

What if they ask me to pay bills?

Any request for payment of medical bills or compensation should be directed to our accident management team at **ASR Underwriting Agencies**.

How do I complete the incident report form?

To obtain an incident report form go to: www.asruw.com.au or contact the office on (07) 3442 3333.

Who to Contact?

PLEASE COMPLETE AND SEND THE INCIDENT REPORT FORM WITHIN 24 HOURS OF THE INJURY OCCURRING TO:

ASR Underwriting Agencies

PO Box 491
 Beenleigh Qld 4207

claims@asruw.com.au

Phone (07) 3442 3333 | Fax (07) 3807 6839

If you need urgent advice please call (07) 3442 3333

ASR Underwriting Agencies Objectives

- To promptly record incidents that occur on site so we can minimise exposure for you
- To monitor progress of claims
- To reduce the risk of such incidents re-occurring
- To provide risk management information
- To minimise liability premiums