



## Instructions for Incident Reporting

EverGuard Insurance Services is pleased to provide you with the attached Incident Reporting Form which is designed to help gather and retain relevant information quickly when you or one of your employees become aware of an accident or injury to one of your patrons. We have over 40 years of experience insuring restaurants, bars and taverns, which taught us the importance of being pro-active in gathering initial information quickly and documenting facts accurately before a claim may be filed against you.

Completing and submitting an Incident Reporting Form does not mean that a formal claim has been opened or filed against you. It does, however, allow your insurance company to determine if a more complete and thorough investigation is needed. This is especially important in cases where you and your employees feel that you have done nothing wrong. However, months or even years can pass between the actual incident and the time that a formal claim is made against you, and the insurance company may not be able to obtain key evidence that may have been available at the time of the incident. How you and your employees react immediately following an incident, regardless of fault, can make all of the difference.

Please follow the basic steps listed below any time you become aware of an injury or after a situation occurs that you believe could lead to a claim, regardless of fault:

1. Document all incidents that you become aware of, even if they do not occur on your premises, such as a traffic accident occurring after a patron has left your establishment, or a slip and fall in a public parking lot outside of your establishment.
2. Complete the Incident Reporting Form and submit to your insurance agent as soon as possible. This is also a requirement of your insurance policy.
3. Gather and preserve all relevant physical evidence, witness statements, video recordings and photographs.
4. Treat all injured or upset patrons with courtesy and respect, but never admit to wrongdoing for the incident, take responsibility or reveal unnecessary information.
5. Do not attempt to settle an injury or grievance with a direct cash payment. This often encourages litigation and suggests guilt on your part. It is also in direct violation of the insurance policy without the insurance company's consent.
6. If a serious incident occurs in the evening, over the weekend, or on a holiday, and you are unable to reach your insurance agent, you can receive 24 hour emergency assistance at 1-800-690-5520. Please have your policy number available when you call.

Our primary objective is to protect you, our insured, but we need your cooperation. Understanding the importance of timely and thoroughly documenting all incidents, however trivial they may seem at the time, is critical to saving you time and money should a formal claim be presented at a later date.

We thank you for your business and look forward to being of continued service in the future.

Sincerely,

The EverGuard Team

*Responsive. Reliable. Respected.*

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