

## Careful Reporting Can Clarify Claims

One of the primary documents of many claims (and court cases) is the accident report. The clarity of language and details of the report can often assist in providing a defense for your program should the injury result in a lawsuit. Instruct staff members to follow these guidelines when filling out accident reports:

- **Location:** Describe the location precisely to eliminate conflicting testimony about where the injury took place, particularly in a trip and fall injury where a premises defect might have contributed to the injury. Sketching a map is a good idea.
- **Witnesses and contact information:** Should the injury result in a lawsuit, a trial probably won't occur for at least a year. It's important to list witnesses and their contact information so that they can help your program in the future.
- **Eliminate questions that draw conclusions:** Answering the question, "What could have been done to prevent this injury?" makes a plaintiff attorney's job very easy. Stick to the facts.
- **If you didn't write it down, it didn't happen:** If you cleaned a cut before bandaging, checked for circulation, or examined the patient for other injuries, write it down. People forget things, and if a trial is two years after an injury, failing to document medical treatment fully could raise the question of negligent medical treatment. If your documentation is sloppy or incomplete, it could raise questions about the treatment as well.
- **Anticipate follow-up medical care:** Make staff aware that their role in medical care does not end with the immediate treatment of an injury. For example, keeping a skinned knee clean and re-bandaging it daily will help prevent infection.
- **Review all reports:** It's always a good idea for at least two staff members to review an injury report to ensure clarity and completeness.
- **Follow up on the cause of the injury:** If you find numerous injuries occurring in an activity area, investigate the cause and correct the problem.

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If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at [safety1st@markelcorp.com](mailto:safety1st@markelcorp.com).