

GENERAL LOSS REPORTING PROCEDURE

In Case of Accident

Report **ALL** accidents to your supervisor, whether or not another party is involved, and complete a Vehicle Accident Report form. Return the original report form to Risk Management and retain a copy for your Department, Board or Agency if required. Report to the RCMP accidents with injury or damage over \$1,000.

The information collected is required for statistical and other Risk Management purposes, as well as claims settlement, and is a condition under our insurance policy contract. The key to an effective Risk Management program lies in the **REPORTING OF ALL** losses or accidents.

The Risk Management and Insurance Section must hear about:

- **ALL** automobile accidents, even if no one else is involved.
- damage to **ANY GNWT PROPERTY** by any cause, such as fire, windstorm, vehicle impact, water damage, vandalism, flood, explosion, etc. This includes property leased by the Government as well.
- any incident which may cause injury to a third party or damage to their property.
- accidents to students while in school or on Education-sponsored activities.
- accidents to employees or appointed board members while on duty travel.
- any incidence of theft or fraud by Government employees or others.
- any accident involving aircraft or airport premises.
- any accident or incidents involving marine vessels.

EVEN IF YOU THINK AN ACCIDENT IS UNIMPORTANT OR NOT INSURED IT MUST BE REPORTED. Prompt reporting of loss occurrences is a very important condition of any insurance policy. Failure to do so could void the coverage.

In the case of bodily injury or damage to other's property:

- the question of liability or responsibility **MUST NOT** be discussed. Restitution, compensation, or payment in any form **MUST NOT** be offered;
- the party should be advised to submit any claim in writing to Risk Management and Insurance, Department of Finance;
- any correspondence regarding an accident or a potential liability exposure to the Government should be forwarded to Risk Management, Department of Finance, Yellowknife;

- any claim, legal action, or request for compensation by any party should be immediately referred to Risk Management and Insurance, Department of Finance, Yellowknife.

Statements should be taken from everyone involved and accompany the report. They should clearly state all details of the loss or accident including, who, what, where, when, and how the accident happened. Obtain the RCMP Case Number, if they conduct an investigation.

The details of a loss occurrence may be investigated by a representative of an insurer, usually an adjuster. Any requests for information regarding a loss occurrence should be referred to the Risk Management and Insurance Section, Department of Finance, Yellowknife.

Promptly report any accident or occurrence. Accidents involving property damage in excess of \$1,000.00 or bodily injury to a third party must be reported immediately. GNWT property losses exceeding \$10,000.00 must also be reported immediately by facsimile (867)(873-0325) or telephone (867)(920-3420).

When a Third Party is Involved...

When an accident happens and there is another person or their property involved, follow these instructions:

At the Scene

1. **DO NOT** admit fault or make any promises that the GNWT will pay for damages. Show concern for the person or property, but **DO NOT** admit the accident was your fault.
2. Offer immediate first aid and other assistance if it is needed and you can help.
3. Give the other person your name and daytime phone number. Tell them you will report the accident to the government and that the Risk Management and Insurance office will contact them.
4. Get the name and daytime phone number of the other person and of any witnesses.

After the Accident

1. If you are contacted by the third party or their insurance company or their lawyer, **DO NOT** give them any written or recorded statements. Tell them that Risk

Management and Insurance handles and makes all decisions on accident claims and that all you do is report to them. Refer them to the Risk Management and Insurance office.

General Instructions

1. Get as much information at the scene as you can. Risk Management needs to know:

WHO the other person's name
 their phone number
 their address

WHEN the date and time of the accident

WHERE the exact location of the accident
 if possible, take photos and measurements, now or later

WHAT the facts about what happened to the best of your ability the weather conditions, road conditions or other important circumstances. Describe the property involved (make, model and serial number).

POLICE the police file number and investigating officer's name

2. Cooperate with the investigation of the accident by any RCMP officer or other official.
3. As soon as you can, contact the Risk Management and Insurance office by phone (867) 920-3420, fax (867) 873-0325, or email risk@fin.gov.nt.ca.
4. Complete all required forms and provide any information that is needed. Risk Management and Insurance will provide any additional forms and advise what additional information is needed.

Send Risk Management and Insurance any documents of repair, replacement, cleanup etc. Please note that repairs or replacements, other than what is needed to prevent further damage, should not be made without instructions from Risk Management and Insurance.