



CNA HealthPro

Be Prepared for a Slip-and-Fall Incident

It might be a visitor. It might be a patient. But, chances are, you won't be there to witness it should someone slip and fall in your office or in a building you own.

Sound Planning Can Help

A well-thought-out plan ensures that injured persons will be treated promptly and places you in control of the process. CNA has developed these guidelines to help you efficiently manage slip-and-fall accidents. When a slip-and-fall happens . . .

Immediately

1. Offer medical attention.
 - Administer first aid at the scene.
 - Call for emergency service, if needed.
2. Gather and document information.
 - Name, address, phone number of injured person
 - Names, addresses, phone numbers of witnesses
 - Injured person's description of what happened
 - Pictures of accident (floor, spill, ice, etc.)
3. Report the accident.
 - Ask your patients to notify you immediately of any slip-and-falls on floor surfaces you maintain.
 - Notify your insurance carrier of all losses, even if the information you have is incomplete.

Within 24 Hours

1. Contact the injured person (or parent of minor).
 - Communicate your concern and verify whether treatment was received.
 - In all cases, avoid discussion of "blame." Assure the injured person that the accident will be investigated.
 - Be alert for claimant's "expectations" and communicate them to your insurer.
2. For all accidents, determine facts and circumstances.
 - Identify specific materials, instruments, or equipment involved in the accident and keep evidence in a safe place.

- Do not discard damaged or broken items or equipment involved in an accident. Keep it in a secure place where it will not be used or destroyed inadvertently.
- Develop a plan of action for preventing a recurrence of a similar accident.
- Notify your patients, visitors, and employees of potentially hazardous conditions which may require action on their part for accident prevention.

After the Accident Occurs

1. Maintain an accident injury management record.

Whatever format you choose – a paper filing system or a computer database – your records should include

- Injury report – include all information reported to your insurer
- Log of all communication related to the claim
- Dates
- Contacts
- Documentation of discussion

2. Notify your insurer of any new information you may receive or develop.

- About the accident
- About the injury
- About legal representation or suit filings

Loss Reporting Tips

- Inform new patients to notify you immediately of any incident, such as a fall, no matter how minor.
- Instruct your employees regarding procedures to implement when a patient or visitor has a slip-and-fall incident.

This publication is for educational purposes only. It is not legal or dental advice. CNA makes no representations as to its correctness or completeness and accepts no liability for any injury or damage that may arise from its use. Specific legal or dental questions should be referred to a competent attorney or dental professional. This material may address and discuss matters for which your policy does not provide coverage, and the material does not create or imply the existence of coverage. Please consult your insurance policy for the specific terms and conditions of coverage.

CNA policies are underwritten by the property/casualty companies of CNA, Chicago, IL. CNA is a registered service mark of CNA Financial Corporation. ©2005 Continental Casualty Company. All rights reserved.