

Claims Management

When an Accident Occurs

Immediately:

- Ensure that the injured employee receives medical attention, or that they sign an informal waiver that they refused medical treatment.
- Lead employees should make contact with the person or go to medical facility with the employee.
- Ask treating physician to conduct a **Drug and Alcohol Screening/Legal Screen**, to determine if drugs or alcohol are in the employee's system
- Complete and submit a First Report of Injury to CAGC Insurance Company. 704-334-3902 fax

To do within the first **24 Hours** of having an accident:

- Contact [CAGC Insurance Company Claims](#) to let them know an accident occurred.
- Initiate an [Accident Investigation](#) – Who, What, Where, When, & How.
- Write and save the names, addresses, telephone numbers, and Social Security Numbers of any witnesses.
- Gather and save all technical information and data surrounding the accident – what equipment was the employee using, was the piece of equipment yours or a rental, was it the fault of another contractor.
- Save and secure all relevant pieces of equipment for future testing.

To do within first **72 Hours** after having an accident:

- Superintendents and Project Managers should make contact with the employee to ensure that their needs are being taken care of.
- Speak directly to the doctor to ensure that all the correct information has been given to them.
- Let doctor know "transitional duty" is available.
- Complete, update and submit First Report of Injury to CAGC Insurance Company.
- Call police, highway patrol or any other responding agencies to receive copies of their reports.
- Call or visit employee – re-assure them that a claim has been started. Give them the name and number of CAGC Insurance Company.

To do within **5 Days** of having an accident:

- Owners and top Management should contact the employee to ensure that he is recovering. Offer assistance in any way possible.
- Call employee at home to ensure that they are healing and to see if they need anything else – send a card, flowers or a note to let them know they are missed and to hurry back as soon as possible.
- Claims Adjusters from CAGC Insurance Company should be called to give any additional information regarding the Claim – has the employee been released from doctors care, is the employee working "transitional duty", has the employee refused to work "transitional duty", the employee is in physical therapy.
- If Fraud is suspected, or there are any questions regarding the validity of the Claim, please call your Claims Adjuster Immediately!