



ADMINISTRATIVE OFFICE
1021 Redmond Road
Williston, VT 05495

EMAIL info@cswd.net
TEL (802) 872-8100

www.cswd.net

To: CSWD Coworkers
From: Amy Jewell
Date: 01/24/22
RE: Reporting Insurance Claims

WHEN AN ACCIDENT HAPPENS:

1. Always deal with the emergency or accident first
2. When time permits, use the insurance form, located in the file cabinet labeled "insurance forms" and fill out the required information.
3. Notify the facility manager and appropriate staff
4. Notify Amy with the reported information so that it can be submitted by Amy online to VLCT.

Insurance Forms and when to use them:

- 1) Auto Loss Report - Damage to, or caused by, **CSWD vehicle** or heavy equipment (getting our driver information and details of what happened and the other driver information). If this is a roll-off truck the police need to be contacted.
- 2) Property Loss Report - Damage/loss to **CSWD buildings and contents**, mobile equipment, theft, or fraud caused by fire, lightning, wind, water, theft, vandalism.
- 3) General Liability - **This form is used for non-employee slips/trips/falls, employment practices, professional liability claims.** If the loss involves an injury, federal law requires us to *obtain the injured date of birth and social security number.* CUSTOMER INJURIES: - take information (name, address, phone number, record of what happened). Was there a witness? Get this information. Do not admit fault. Concentra and Northwestern are used for employee workers comp injuries - NOT CUSTOMERS. We should offer assistance to customers as necessary but seeking medical treatment would be their decision at their expense.

They may decide to file a claim and that would be between their insurance carrier and ours (VLCT). Our insurance carrier will investigate to find if CSWD is at fault.

- 4) Workers Comp - CSWD Employee's Claim & Employer **First** Report of Injury (required to be filled out within 72 hours). This form requests the details of the claim: name, date of birth, date and time of injury, what the employee was doing, and was the employee wearing proper safety gear.
- Major injuries will call 911 or go to the emergency room at UVM Medical Center.
Minor injuries go to Concentra, or Milton uses Northwestern Urgent Care in Georgia.
Directions should be readily available and posted at your site.

Review - Appendix I. of the Personnel Rules & Regulations Policy Workers Compensation Practices (Best Practices)

In summary:

- Employees are required to immediately report all work-related injuries
- Medical Treatment locations (must go there first, if not an emergency)/Can request to see an alternate medical provider, only after seeing designated medical providers with CSWD.
- An employee incident review form will be completed once claim is filed (to gather facts about the incident and to identify ways to prevent future injuries) both manager and employee will sign form
- Transitional Return to Work (often referred to as light duty) may be available but it is at the discretion of CSWD based on injury and capabilities to return to work.