

Participant Injury

1. Medical Attention

Get the injured participant proper medical attention ASAP. Do not transport the injured participant to urgent care, hospital, etc., ways call for an ambulance or have their family transport them to hospital. If injury is significant you may want to follow them to care.

2. Report to Granite Insurance

Report the participant injury to Granite by sunset that day (call or email). Have as much pertinent information as possible: Name of participant, date of injury, description of incident and specific incident location.

3. Photos and Equipment

Take photos of the area where the accident occurred, and of all the equipment that was being used. Does any equipment need to be retired for evidence?

4. Incident Report & Witness Statements

Complete your incident report with factual information. Do not form opinions of what happened, what could have caused the incident, etc. Write down facts only! Also, collect witness statements and contact info & **Send this info to Granite.**

5. Post Incident Follow-Up

Follow-up with the injured participant within 1-3 days of the incident. How are they doing? What is the status of their medical visit? Show that you care for them! Do not answer any questions about insurance or negligence (fault) regarding the injury/incident.

6. Next Steps

At this point, all communication should be between the insurance company adjuster and the injured participant. If you receive any additional correspondence from the participant, please forward to the insurance company.

Red Flags: If you notice any red flags regarding an employee or participant injury please document these and let Granite Insurance and your insurance company know.

Additional Info: If you receive any additional information (medical bills, new evidence, etc.), please report or send this information immediately to the claims adjuster.

Media Interaction: Your company should have one designated person for interaction with media during an unfortunate event. An appropriate comment is, "We are deeply sorry that the event occurred. We are cooperating with authorities and an investigation of what happened is still underway."