REPORTING COMMERCIAL LIABILITY CLAIMS



RESPOND TO ACCIDENTS ON YOUR PROPERTY AND DOCUMENT THE FACTS.

1-800-327-3636

To report a liability claim to The Hartford, call this number as soon as you can.

Liability claims happen. No matter how careful you are, it's something you may have to deal with as a business owner or manager. And while it's impossible to account for every scenario you might encounter, there are steps you and your employees can take to better enable The Hartford to act on your behalf when faced with a liability claim.

- Respond. When someone falls or is hurt on your property, don't ignore the incident for fear of admitting liability. Respond with compassion and empathy. It's the right thing to do, and ignoring an accident is likely to create animosity.
- Collect the name and phone number of anyone who was involved in or witnessed the accident. Even, for example, if a person falls but says he is not hurt, get his information. Sometimes an injury doesn't show itself immediately, or the person may be too embarrassed to admit an injury.
- Never ask someone involved in an accident to sign a release stating they are not injured. Such releases are ineffective in court and may cause animosity or even lead to the person getting a lawyer.

continued

THE HARTFORD

- Take photos of the accident location and possible causes of the accident. Write down any accounts of the accident soon after they are told to you.
- Report claims quickly. Memories fade and witnesses become unsure and less committal in their accounts of an event. We can document witness accounts while memories are fresh – even if that's well before any litigation that may occur.
- Review any security cameras that might have captured the accident. Regularly inspect these cameras to ensure they are working properly, and maintain all video for at least three months, as claims can arise well after an incident occurs.
- Correct the cause of the accident and introduce procedures to help prevent similar accidents. Use signs or barriers to warn others if there is continued exposure to the risk.
- Keep in mind that you can be liable for accidents caused by vendors working on your property. You should manage that risk before an accident with sound contracts and maintenance agreements. Be sure to clearly define responsibility for risks in areas maintained by vendors, resulting from their work, or related to their equipment or activity.

To report a claim, call The Hartford's Customer Care Team at **1-800-327-3636**.



Business Insurance
Employee Benefits
Auto
Home

The information provided in these materials is intended to be general, advisory in nature, and is not legal advice. The Hartford does not warrant that the implementation of any advice or guidance provided herein will (i) be an appropriate legal or business practice; or (ii) result in compliance with any local, state, or federal ordinance, regulation, statute or law.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies, Hartford Fire Insurance Company, Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Its headquarters is in Hartford, CT.

15-0453 © July 2015 The Hartford Financial Services Group, Inc. All rights reserved.