

## Claim Defensibility

A guide to identifying and minimising risk to optimise claims defensibility

#### **Identify**

Identifying hazards that may give rise to an accident is the first step in assessing your risks. Who might be harmed and how.

#### Assess

Identify who could be harmed or what damage could occur and how this could happen.



Reduce

What can be reasonably

 Control Protection

Discipline

#### Record

Record your findings and implement them. Make sure that all training is recorded with a signature of receipt and understanding and any protective equipment issued is recorded.

#### done to reduce the risk of an accident occurring: Eliminate Reduce **Before** Isolate

Review

Review your assessments to ensure they remain suitable and sufficient:

- Annually
- After any accident
- After any changes to the risk identified

Ensure relevant employees are aware of the assessments.

When

# it Happens

#### **Prompt Actions**

When an incident occurs it is important to act fast and secure evidence. There are rigid timescales for dealing with injury claims. Prompt reporting to RSA will keep costs to a minimum



### Investigate

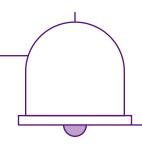
After any accident or near miss it is important to gather all relevant information. This can include photos and CCTV footage as well as interviewing of witnesses. This helps to understand how and why the incident occurred.

**RSA Claims** 

Where an incident is reported

to RSA, our experts will deal with this as quickly as possible

to support your business.



## it Happens

#### **Report & Notify**

All incidents should be recorded including as appropriate:

- Accident book entry
- RIDDOR
- Investigation report
- Notify RSA



### **Documents**

As well as the accident report, collect all relevant documents such as, risk assessment, witness evidence, training records, PPE records, photos, CCTV footage etc.

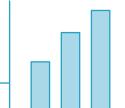


#### **Re-assess The Risk**

Revisit the risk assessment. Is it still suitable and sufficient or are any changes needed. Make sure this is documented, with a copy of the previous assessment retained.



RSA will investigate the incident and establish how best to deal with the claim.



#### **Risk Improvement**

RSA will provide feedback on claims following our investigation to support any possible risk improvement to help your business.

**After** it Happens



#### **Claims Handling**

RSA will handle the claim on your behalf to ensure the best outcome is achieved, allowing you to focus on with your business.