



Risk Control

General Liability - Slip & Fall Claim Kit

Let's face it, a slip or fall can happen anywhere, at any time and to anyone. So it's critical that your business has a clear and concise plan to assist you in the process. Each year, over 8 million people are sent to hospital emergency rooms as the result of slip and fall accidents (www.cdc.gov). According to CNA claim data, the industries that typically experience a higher frequency of slip and fall incidents are Real Estate, Retail, Healthcare and Professional Services. Accidental deaths resulting from slip and fall incidents more than doubled between 1992 and 2012 in the United States (Injury Facts 2015 Edition-NSC).

Five Key Items

In the attached CNA Slip and Fall Claim Kit, you will find comprehensive materials to assist you in the event a slip or fall occurs on your premises, resulting in injury. Start by taking a look at a few key areas covered in our kit:

Timely Notice of Loss

Prompt reporting of slip or fall claims to CNA can make a difference. If CNA is notified in a timely manner, we can act immediately in determining liability and assessing damages, thus possibly avoiding litigation, which results in overall lower claim costs. [Learn More.](#)

How to Report a Claim

At CNA, we are dedicated to delivering world-class customer service. Our committed and experienced claim staff goes above and beyond standard claim service and provides high-quality solutions. You can report a claim via phone, fax, email or online. [Learn More.](#)

Accident & Incident Investigation

When a slip or fall accident occurs in or around your business, there is often confusion about what happened and what steps need to be taken. Fortunately, CNA provides you with resources to prepare for these types of incidents. Having the right plan, resources and tools can greatly assist you in this process. [Learn More.](#)

Recognizing Suspect or Fraudulent Claims

Slip, and fall accidents are often not witnessed and usually result in soft tissue or "invisible" injuries. Because of these characteristics, such incidents are prime candidates for fraud. By recognizing slip and fall fraud indicators and reporting them to CNA, you can help to fight this crime and protect yourself from false claims.

[Learn More.](#)

Sidewalk Law and Risk Transfer

Whether you are strolling down Main Street or running across town, public sidewalks are a common travel path for nearly everyone, nearly every day. Sidewalks are there to provide for a safe place to walk, away from vehicles and bicycles. Sidewalks should also provide a safe walking surface for all pedestrians. Who is responsible and liable to provide and maintain safe walking surfaces is sometimes a matter of contention. [Learn More.](#)





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Timely Notice of Loss - Slip & Fall

One of the key issues in driving down settlement costs is "Timely Notification of Loss." Our highly experienced claim staff is here to assist you through the claim process so reporting any incident or situation likely to result in a claim will help you get through this process. It is best if the information surrounding the incident is reported as soon as possible, hopefully the same day, so that CNA can begin its investigation and assessment of the situation.

- To assist you in these efforts, the following recommendations are suggested:
- Develop reporting guidelines to ensure responsive action is taken when a slip or fall happens at your place of business
- Keep an "incident log" to provide a careful and detailed account of every actual or reported incident
- Establish investigative guidelines to assist in determining contributing factors of the incident, such as inadequate lighting, and determine if something should be done to reduce the possibility of recurrence
- Learn how to recognize suspicious slip and fall claims and alert your insurance carrier that you suspect the circumstances surrounding the incident are suspicious when you report the incident
- Develop complaint and claim handling guidelines and make sure that your employees are aware of them and explain to employees why it is important to notify you of accidents and potential accidents as soon as they occur

To learn more about the importance of promptly reporting a claim, review the [Timely Notice of Loss](#) bulletin or visit cna.com.



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CNA ASAP - Slip & Fall

Available 24 hours a day, seven days a week, Claim professionals are standing by:

To report a claim:

Toll Free 877-CNA-ASAP (262-2727)

Fax 800-953-7389

E-mail LossReport@CNAASAP.com

Web www.CNA.com/claim

To report a Small Business claim:

Toll Free 833-FNOL-CNA (366-5262)

Fax 877-291-2019

E-mail ReportClaim@FNOLCNA.com

Web www.FNOLCNA.com

Please Be Prepared to Answer the Following Questions When Calling CNA Claim Reporting:

Basic Facts

- Insured Name
- Policy Number
- Date and Time of Accident
- Insured Address
- Location of Accident

Claimant Information

- Name
- Date of Birth
- Social Security Number
- Address
- Home Phone
- Business Phone
- Gender, Marital Status

Witness(es) Information

- Name(s)
- Addresses(es)
- Home Phone(s)
- Email Address(es)

Accident/injury Information

- What Was the Claimant Doing When the Injury/Illness Occurred?
- How Did the Injury Happen?
- What Type of Injury Occurred?

Our Commitment

CNA is committed to serving you best. Dedicated people countrywide are proud to be members of our CNA customer service team.



Sell Sheet Identifier

Accident & Incident Investigation Slip & Fall

When a slip or fall accident occurs in or around your business, there is often confusion about what happened and what steps should be taken. Fortunately, being prepared with the right plan, resources, contacts, and tools can greatly assist you and others who may be on the scene and those who follow up can effectively communicate and investigate the cause of the accident and its resolution to help prevent a repeat incident. As one of the leading property and casualty insurers in the nation, CNA has decades of experience in helping companies address business issues around accidents and reported occurrences.

Accident Investigation Procedures:

Determining the underlying causes of an accident is one of the most important aspects of accident investigation. Accident investigation is a technique that allows a company to “learn from its experience” and make corrections to prevent a similar occurrence from happening again. Below are step by step guidelines you can follow when an incident occurs:

Step 1 – Secure the accident scene.

Step 2 – Collect facts about what happened. Refer to the [Slip and Fall Accident Investigation Report](#) for additional information.

Step 3 – Understand the sequence of events that lead to the accident.

Step 4 – Determine the causes. The cause of an accident may be obvious and determined immediately with relative ease. However, it is important to delve deeper and try to determine the underlying causes of an accident.

Step 5 – Analyze the information.

Step 6 – Recommend the corrective action.

Review the [Slip and Fall Accident Investigation Report](#) or visit cna.com.



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Recognizing Suspect or Fraudulent Claims Slip & Fall

The Insurance Information Institute reports that 10 percent of all insurance claims are fraudulent, costing the U.S. property and casualty industry \$30 billion a year¹. Slip, and fall accidents are often not witnessed and usually result in soft tissue – or “invisible” – injuries. Because of these characteristics, such incidents are prime candidates for fraud. By recognizing slip and fall fraud indicators and reporting them to CNA, you can help to fight this crime and protect yourself from false claims.

While you may not immediately recognize insurance fraud, there are indicators that can help in identifying fraudulent activity. Common indicators may include:

- Unwitnessed accidents
- The person having a history of prior claims and/or lawsuits.
- Claimed injuries not correlating with the mechanics of the loss
- Discrepancies between official reports taken by police, EMS or hospital personnel and statements of claimant and/or witnesses
- Lack of cooperation with claim investigation

If an alleged incident is reported on your premises, you can help yourself by:

Notifying the police and/or EMS if there is a significant injury.

- Obtaining the injured party's name, address and telephone number
- Asking the injured party what happened to cause their fall
- Identifying if anyone witnessed the incident and recording their contact information

- If there is a witness, ask the witness what they saw.
- Obtaining photographs of the area where the accident occurred, including anything that may have been the cause of the accident such as ice or snow
- Make sure any video recording is preserved
- Reporting all incidents to your agent no matter how minor the incident may seem at the time, and include a copy of your lease agreement

At CNA, we take insurance fraud very seriously. CNA has 24 individuals dedicated to our Special Investigation Unit (SIU) with an average of 25 years of investigation experience in state, local, and federal law enforcement; the U.S. military; and claim organizations. Our SIU experts are located throughout the country and offer a complete range of services, including coordinating assignments with our fraud, surveillance, and data investigation vendors, reporting suspicious claims to state fraud agencies and developing and delivering fraud awareness training. Our SIU team also works closely with our Claim area to identify and investigate suspected fraudulent claims.

Review the [Recognizing Suspicious Slip and Fall Claims](#) bulletin or visit cna.com.



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Sidewalk Law and Risk Transfer Slip & Fall

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Risk transfer is a risk management tool that involves the contractual shifting of a risk from one party to another. When done effectively, risk transfer allocates risk to the party with the greater ability to control the risk. Examples would include keeping a sidewalk free of snow, ice and debris. Effective use

of risk transfer may shift sidewalk maintenance responsibility to tenants or property managers. Always consult with your legal counsel when entering into any contractual agreements and/or risk transfer agreements.

For more information and details, review the [Risk Transfer](#) bulletin or visit cna.com.