

The Redwoods Group

INCIDENT REPORTING GUIDELINES

In an effort to serve your claim needs more efficiently, it is important for us to initiate a claim reporting process that results in the following:

- 1. IMMEDIATE REPORTING OF MORE SERIOUS CLAIMS**
- 2. TIMELY REPORTING OF LESS SERIOUS CLAIMS**
- 3. ELIMINATION OF UNNECESSARILY BURDENSOME REPORTING**

Following are explanations of those incidents that need to be reported immediately, those that need to be reported within 24 hours of the occurrence, and those that do not require reporting.

1. INCIDENTS TO BE REPORTED IMMEDIATELY FOLLOWING THE EVENT

The incidents in this category are obviously the more serious situations involving severe injury or death, heart attacks, aquatic events requiring rescue breathing or AED use, sexually related incidents/allegations, physical abuse, or property damage which interrupts your business. Examples of incidents or accidents to be reported to Redwoods immediately may include but are not limited to a near drowning where breathing assistance, CPR or the use of an AED is required, allegations of inappropriate sexual behavior amongst two or more program participants, or a windstorm causing significant damage to your facility.

During normal business hours (8:30am - 5pm EST) please call 800-463-8546 and ask the operator to direct you to a member of our claims staff who can assist you. If calling after hours, on weekends or holidays, please call our **EMERGENCY HOTLINE** at **877-590-4678**. Our fax number for reporting incidents is 800-478-6068, or email to claims@redwoodsgroup.com.

2. INCIDENTS TO FAX OR REPORT WITHIN 24 HOURS OF THE EVENT

Incidents that need to be reported to Redwoods within 24 hours are injuries less serious than those in the previous category, or if the injured party or their family indicates they plan to pursue a claim either for damages, medical bills, lost wages, or injury compensation. Examples include, but are not limited to, a child falling on the playground and suffering an arm fracture, an auto accident involving minor injuries or property damage, or an aquatic distress event resulting in a save with no injury, as well as all other injuries sustained as a result of your programming, or anytime someone is transported by ambulance.

YMCAs covered by The Redwoods Group Workers' Compensation Program need to report employee injuries per your state required guidelines and Redwoods protocols.

3. CASES THAT DO NOT NEED REPORTING

Following are some examples of incidents that do not require an incident report:*

- minor incidents involving ice packs, bandage, bruising, cuts sprains, upset stomach and bloody noses.
- insect bites/stings (except where an allergic reaction occurs or treatment is required).
- pool contamination resulting in no injuries (vomit or feces).
- disciplining/behavior situations.
- property damage where the amount of damages clearly falls within your deductible.

* *Please keep in mind that it is difficult to create categories for all types of incident reports, so if in doubt, we are happy to discuss the incident with you.*

Please fax the report to us at 800-478-6068, call us at 800-463-8546, or email to claims@redwoodsgroup.com