

When there may be injury or damage to a third party or their property.

copperpoint.com/insurance-claims/workers-compensation-incident/general-liability



Policyholders should err on the side of reporting any instance in which they believe they might later be accused of causing injury or damage to another party.

It is particularly important to immediately report any accident, incident or other occurrence that results in any serious injuries or damage so that we may investigate at a time when witness memories are fresh, and all potential evidence still exists and is unaltered. You should immediately report such events, even if you believe that you are not at fault, so that we can investigate and, if appropriate, take affirmative action to protect your interests.

In the event you receive a lawsuit for a personal injury, property damage or other lawsuit, you should immediately provide us with a copy of the complaint and any other documents received from the plaintiff(s). A defendant in a lawsuit must respond to a complaint within a short period of time. Any failure to promptly respond can have serious adverse consequences.

If any claim or potential claim involves an injured third-party person or business:

- Thoroughly investigate the circumstances surrounding the incident.
- Obtain contact information from involved parties and witnesses.
- Verify information with witnesses and supervisors.
- If you discover a physical condition or other situation exists that may have contributed to the incident, take photographs for evidence.
- Save all equipment and other objects or devices involved in any incident so that they may be inspected later and, if appropriate, used as evidence.
- Collect and store in a safe place all photographs, video, and electronic communications documenting, or relating to, any incident.