

Claim Defensibility

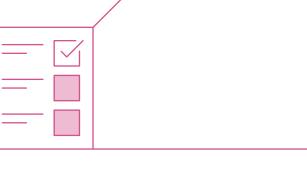
A guide to identifying and minimising risk to optimise claims defensibility

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.



Protection

Discipline

Reduce

Eliminate

Reasonable ways to

reduce the risk of an

accident occuring:

Record

Record your findings and generate an improvement plan. Make sure that all training is recorded with a signature of receipt and understanding and any protective equipment issued is recorded.

Isolate **Before** Control it Happens

Review

Review your assessments to ensure they remain suitable and sufficient:

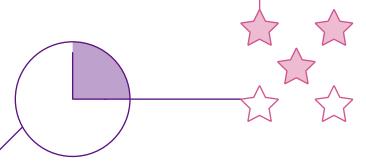
- Annually
- After any accident
- After any changes to the risk identified

Ensure relevant employees are aware of the assessments.

When

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.



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.





Where an incident is reported

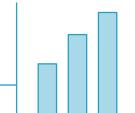
RSA Claims

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.

Investigate

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 your business.