



Nationwide®
is on your side

Steps to help prepare for when a customer gets injured.

Owning a business that's open to the public creates the ever-present risk of someone being injured on your property due to slips and falls¹, faulty equipment or even being struck by an object.

When incidents involving injuries to customers are handled poorly, the result can be unhappy patrons, negative publicity via the media and word-of-mouth, and sometimes insurance claims or lawsuits. These factors can affect your business's reputation and your bottom line.

What you can do to help protect your business.

By taking the following steps beforehand, you can help prevent a customer injury from escalating into a damaging event for your business:

- **Create a customer incident handling policy** for your entire staff to follow. By defining the actions and behaviors that should take place, you can help ensure that any time an incident occurs your employees will know what to do. **See the next page for sample wording to serve as a starting point for your business's policy.**
- **Educate your staff.** Coach them on your policy, how to listen and sympathize with a person in distress, and how to avoid arguments and blaming.
- **Find out if your employees have medical training.** Whether certified in first aid or CPR, an educated employee can be helpful if an injury occurs.
- **Require an incident report form every time.** Have your staff use one to record the injured person's information, and to gather witness information and a description of what happened. They should also take photos of the area where the incident occurred, and secure any available video footage. **Ask for our Incident Report form (CMO-0449AO)** in an editable PDF so you can create a new file each time and store all your files online for convenience.
- **Remind your staff to refrain from verbal commitments.** Advise them to avoid direct apologies for an incident. Tell them not to provide the customer with private insurance information, and not to agree to pay for medical services.



Coach your staff on how to listen and sympathize with a person in distress.

Providing solutions to help our members manage risk®

For your risk management and safety needs, contact Nationwide Loss Control Services: 1-866-808-2101 or LCS@nationwide.com.

¹ "Slip & Fall Quick Facts," National Floor Safety Institute, <https://nfsi.org/nfsi-research/quick-facts/> (downloaded Aug. 3, 2017).

Customer Incident Handling Policy

- 1. Show compassion.** Listen closely to what the customer has to say and sympathize. Always treat customers with courtesy and respect, even if the incident seems relatively minor to you. Never blame the customer for the incident, even if they appear to be at fault or fraudulent.
- 2. Avoid statements that accept responsibility.** Avoid making any statements that admit responsibility or acknowledge fault. Even if (NAME OF ORGANIZATION) clearly appears to be at fault, incident investigations may reveal other factors that may not be apparent. Verbal apologies can be used against (NAME OF ORGANIZATION) in the event of claims or litigation.
- 3. Check for injuries.** If the customer is injured, ask if they need assistance. Provide the customer with bandages or other first aid items as needed. If the customer is seriously sick or injured, ask if they would like you to call an ambulance. If so, immediately notify your manager and have them dial 911. If the customer is unconscious, call 911 immediately.
- 4. Avoid committing to payment of medical expenses.** If the customer asks about seeking medical treatment, encourage the customer to seek treatment for any injuries, but avoid making statements committing to paying for medical bills. If the customer requests that (NAME OF ORGANIZATION) pay medical bills, make a statement such as "We will need to refer to our insurance company."
- 5. Obtain an incident report form.** After caring for the customer, fill out an incident report form. This should include the customer's contact information, a description of the incident and any injuries. Also, take witness statements, including their contact information, and describe any contributing factors that led to the incident. If the incident is minor, the customer admits responsibility, or they do not want to make a claim against (NAME OF ORGANIZATION), continue to complete the form so that it can be kept on file for management. The customer may realize at a later time that his or her injuries are serious, so documentation is important.
- 6. Capture the evidence.** If there are any contributing factors that led to the injury such as slip and fall hazards or liquid spills, make sure to photograph them appropriately. If there are wet floor signs up at the time of the incident, make sure to photograph the signs to provide documentation. Duplicate and retain copies of all photographs, security footage, scene reports, expert reports and other relevant documents.
- 7. Cooperate with the claims investigation.** Nationwide's claims department should be notified as soon as possible, even if the customer declines medical attention. Be ready to assist the claims associate as he or she investigates the claim, determines liability and determines the appropriateness of offering settlement for viable claims. Any offer of settlement to customers should be coordinated through Nationwide.

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I have read and understand these policies and have had the opportunity to direct questions to management. I acknowledge that I will be held accountable for complying with these policies.

Employee Signature: _____

Date: _____