

LESSONS LEARNED FROM LOSSES

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INSPECTION PROGRAMS



In order to ensure that observations are reported, corrected and documented, please consider the following suggestions:

- A system of regular inspections and observations
- Training for employees to identify potential hazards
- Procedures for employees and citizens to report potential hazards
- Procedures to log all reports and record corrective actions
- Procedures to notify other entities/authorities of conditions and/or incidents that require attention
- Procedures to investigate incidents and accidents
- **Document Document Document . If it is not documented, it did not happen!**

Example: Claimant tripped and fell on boardwalk. The claim is that he was caused to fall due to a raised nail. He underwent 2 surgeries to repair the injured knee. The demand was \$900,000. Due to this member's very active maintenance and inspections program, which included the extremely important action to document every aspect of the process, the suit was decided in favor of the insured. This town's employees carry everything with them on their trucks to make repairs or place warnings until repairs can be made. They document an exact location or an exact description if the location is not easy to state. These actions show a protocol is in place that proves that someone is looking, tracking and repairing. This is an excellent example of the fact that the defense of these claims is heavily dependent on the information provided by the member municipalities.