

**General Liability Claim Checklist**  
**What to Do When an Incident Involves**  
**Bodily Injury or Property Damage**

**Use this checklist when a visitor experiences bodily injury, or when a visitor's property is lost or damaged on your premises.**

**Here is what to do in the event of an incident:**

- Provide appropriate first aid, and/or take steps to prevent further bodily injury or property damage.**
- If possible, interview the injured person.** Obtain the information necessary to complete incident report form. Include a version of what happened from the point of view of the involved party, in addition to your own observations of what their injuries appear to be, and their physical appearance (i.e. they slipped on a spilled substance, are their clothes wet? What type of shoes are they wearing?) *Do not promise to pay any bills, or make promises you cannot keep.*
- Inspect the scene of the accident; if injuries are serious, preserve evidence.** Someone should be dispatched to the scene of the incident. Note in detail any conditions related to the accident (i.e. the nature and size of any spill, the size and depth of a pothole, available lighting, weather conditions). Fully identify any witness and document their version(s) of what happened.
- Take photos of the area in question** in order to document the exact conditions at the time of the alleged incident, along with photos of any physical evidence (i.e. broken glass a visitor may have stepped on).
- Complete an Incident Report.** Be sure to identify what employee in your practice has the most knowledge about the incident, the specific location of the incident on the grounds and all involved person(s). A well-documented incident report will help to defend against fraudulent liability allegations that omit or alter the real facts of the incident.
- Send the completed Incident Report to your general liability insurer.** Make sure you retain a copy for your files.
- Immediately report incidents involving serious injuries to your general liability insurer.** If your general liability insurer is Michigan Professional Insurance Exchange, please forward a copy to:

Audrey Palnau, Claims Representative  
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