

# Claims Welcome Kit

## Reporting Guidelines

The sooner an incident is reported to us—and the more complete information we receive—the better placed we are to respond appropriately. Our incident reporting process is designed to facilitate fast and accurate claims reporting, giving our team the information they need to help your organization and the claimant heal.

These are general guidelines, not an exhaustive list. If you have any questions, please do not hesitate to contact a Redwoods Claims Professional.

## How to Report

### Major Incidents

Report to Redwoods immediately via phone:  
Phone (Daytime): 800-463-8546  
Phone (After Hours): 877-590-4678




### Minor Incidents

Report to Redwoods within 24 hours of the date of the incident via the [Online Incident Report Form](#).

## Online Incident Report Form

The Online Incident Report Form offers a more flexible, convenient option for your teams to report incidents that occur. You can access this tool [on our website](#).

## What to Report

<b>Major: Report Immediately</b> 	<b>Minor: Report Within 24 Hours</b> 	<b>No Report Required</b> 
<ul style="list-style-type: none"> <li>• Death</li> <li>• Life-threatening injuries or medical events</li> <li>• Cardiac arrest</li> <li>• Any aquatic event that requires oxygen, CPR, rescue breathing or AED use</li> <li>• Alleged sexual abuse or inappropriate contact</li> <li>• Alleged physical abuse</li> <li>• Property damage that interrupts business</li> <li>• Auto accidents resulting in significant injuries or property damage</li> </ul>	<ul style="list-style-type: none"> <li>• Any incident in which the injured party or a family member requests compensation for injuries, demands reimbursement for bills or lost wages, or threatens a lawsuit</li> <li>• Aquatic events that do not require CPR, rescue breathing or AED use</li> <li>• Fractures or other significant injuries</li> <li>• Any incident where someone is airlifted, life-flighted or transported by medevac</li> <li>• Auto accidents resulting in minor injuries or property damage</li> <li>• Minor property damage that does not interrupt business but does exceed your deductible</li> </ul>	<ul style="list-style-type: none"> <li>• Minor events that require minor first aid such as ice or small bandages</li> <li>• Insect bites/stings, not resulting in an allergic reaction</li> <li>• Pool contamination</li> <li>• Property damage that falls within your deductible</li> </ul>

## FAQs: General Liability, Auto and Property

The following FAQ is intended as an initial guide to assist in the preparation of a claim. The items on this list may or may not apply to your specific claim.

*Click on question to jump to answer.*

1. How do I report an incident to The Redwoods Group?
2. Why do you want me to report incidents so quickly?
3. Should I also contact my Redwoods consultant?
4. How do I report an incident that occurs after hours or on weekends or holidays?
5. What happens after I report an incident?
6. What if I didn't report an incident, but now someone is upset, asking for money, or has contacted an attorney?
7. Who handles my claims?
8. Who do I contact if I have a question or updates to an incident report I submitted?
9. How should I respond if I am contacted by the media?
10. What should I do if an injured party (or a parent) requests a copy of the Incident Report?
11. How do I respond when an injured party requests help with medical bills?
12. Aren't medical bills covered by my Medical Expense coverage?
13. What are the limits of Medical Expense coverage?
14. What happens if we get sued?
15. Can we use the same defense counsel we have used in the past?
16. Who will pay for the cost of defense?
17. How do I obtain a copy of my loss runs?

## 1. How do I report an incident to The Redwoods Group?

### For Liability | Auto | Property

Online: Visit [redwoodsgroup.com](http://redwoodsgroup.com) and click on Claims, then Report an Incident

Direct Link: [Online Incident Report](#)

[Video Tutorial](#)

[User Guide](#)

Email: [claims@redwoodsgroup.com](mailto:claims@redwoodsgroup.com)

Fax: 800-478-6068

### For all Workers' Compensation Incidents

Phone: 1-800-690-5520

Fax: 1-877-622-6218

Email: [crumandforsternol@cfins.com](mailto:crumandforsternol@cfins.com)

## 2. Why do you want me to report incidents so quickly?

Timely contact with the injured party (or their parent) is the best way to begin the healing process and gives them the peace of mind that they have someone with whom to discuss their claim.

## 3. Should I also contact my Redwoods consultant?

Your Redwoods consultant is available for you; however, if your inquiry is in relation to a claim, your most productive contact would be to the adjuster handling the claim. If a claim is set up after you report an incident, you will receive an acknowledgment letter via email providing you with the claim adjuster's contact information.

## 4. How do I report an incident that occurs after hours or on weekends or holidays?



**Major incidents:** After normal business hours call the Claims Hotline at 877-590-4678 to speak with our answering service. We will return your call within 30 minutes.



**Minor incidents:** Use the online incident report, email or fax to report within 24 hours as usual.

## 5. What happens after I report an incident?

### Not all incident reports will become claims.

A Redwoods Claims Professional reviews your Incident Report and determines if further investigation is necessary, and evaluates whether or not the incident is likely to become a claim. When you report, it is very important to communicate if the injured party has:

- indicated that he or she is considering a lawsuit
- contacted an attorney
- asked for money or made other requests such as covering medical bills

If our preliminary investigation determines it is necessary to open an actual claim, we will email you and your broker a Claims Acknowledgement Letter within 24 hours. The email will include the claim number and the contact information for the assigned Claims Professional.

## **6. What if I didn't report an incident, but now someone is upset, asking for money, or has contacted an attorney?**

Please report the incident to us as soon as possible by using one of the reporting mechanisms noted above.

## **7. Who handles my claims?**

Redwoods' licensed, in-house Claims Professionals are ready to assist with all your claims needs.

## **8. Who do I contact if I have a question or updates to an incident report I submitted?**

Send a detailed email to [claims@redwoodsgroup.com](mailto:claims@redwoodsgroup.com). Be sure to include the date and time it was originally submitted to us. You can also call us at 800-463-8546.

## **9. How should I respond if I am contacted by the media?**

Our Claims Professionals can provide media statements, front desk staff statements, letters to your membership or parents, and other types of crisis communications assistance.

## **10. What should I do if an injured party (or a parent) requests a copy of the Incident Report?**

Incident Reports are considered private, internal and confidential communications between a company and its insurer. We recommend that you have a policy that retains the confidential integrity of the document by not sharing it with a third party (even a parent) without first contacting a Redwoods Claims Professional.

Communicate this policy to the injured party or his or her representative. If ever in doubt or if you have questions, feel free to contact a Redwoods Claims Professional for further assistance.

## **11. How do I respond when an injured party requests help with medical bills?**

Say that you are sorry that the accident happened. Do not admit fault, responsibility or liability. Say that you have turned the matter over to your insurance company and that we will contact them to discuss the situation.

## **12. Aren't medical bills covered by my Medical Expense coverage?**

Your General Liability Policy's Medical Expense coverage pays for medical expenses regardless of fault; however, this coverage is discretionary. This means that Redwoods has the option but not the obligation to pay these bills. We, your insured organization and Redwoods, will make the decision as a team. We typically do not pay medical expenses for injuries sustained during athletic activities, where injuries are common. However, we may pay if there are extenuating circumstances or potential exposures.

Note that Medical Expense coverage is excess to the injured party's health insurance, including Medicare and Medicaid. The coverage is designed to pay out-of-pocket medical expenses such as a co-payment or a deductible. As such, we recommend an injured party submit his or her medical bills to his or her own insurance carrier for consideration before submitting them to us.

### **13. What are the limits of Medical Expense coverage?**

The Medical Expense coverage is limited to \$5,000 for each person, per accident. (An optional limit of \$10,000 or \$20,000 is available on most policies for an additional premium.)

All bills must be incurred and reported to us within one year from the date of the incident.

### **14. What happens if we get sued?**

Immediately email the Complaint to your Claims Adjuster. If one has not yet been assigned, please email the Complaint to [claims@redwoodsgroup.com](mailto:claims@redwoodsgroup.com) or fax it to 800-478-6068. There is a deadline by which we must file our response with the court. We will review the Complaint and contact you to discuss it further.

Your Claims Professional will assign the case to an approved defense firm dedicated to protecting your organization's interests.

We will work closely with your organization and the assigned defense counsel as we move through the legal process and see your case to resolution.

### **15. Can we use the same defense counsel we have used in the past?**

Redwoods maintains a list of approved counsel with the expertise and knowledge necessary to provide the best outcome possible in your case. While we prefer to utilize this panel of attorneys, please have that conversation with your Claims Adjuster.

### **16. Who will pay for the cost of defense?**

Your insurance policy pays the defense costs of a covered claim and those payments do not reduce your policy limits.

### **17. How do I obtain a copy of my loss runs?**

Please send loss run requests directly to your underwriter or email requests to [community@redwoodsgroup.com](mailto:community@redwoodsgroup.com).