



Brown & Brown of Garden City, Inc.
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CAMP GENERAL LIABILITY INCIDENT/CLAIMS INSTRUCTIONS:

IMPORTANT: Any accident involving a serious injury, such as a fracture or dislocation, lacerations requiring sutures, falls involving unconsciousness, waterfront accidents requiring resuscitation, or any injury or illness resulting in a visit to an outside doctor or a hospital should be reported to Brown & Brown first by phone and then followed up with the Camp General Liability/Claim Incident Report Form.

REMEMBER: NEVER ADMIT LIABILITY OR MAKE ANY PROMISE OF PAYMENT. *Simply state that the matter will be reported to the camp's insurance company and the carrier will respond.*

- If a camper, visitor, guest or person other than an employee sustains an injury, please complete the Camp General Liability Incident /Claim Report Form and return it promptly to our office. We strongly advise to report all incidents that could develop into a future claims as noted **"FOR RECORD PURPOSES ONLY."**
- Please document the circumstances surrounding the injury or incident from the perspective of the injured party. Where did the accident happen?; When?; How?; Identify and interview witnesses. Please send this information along with the incident/claim report form.
- If you receive a letter from a parent or attorney concerning an injury, contact our Claims Department immediately – **DO NOT REPLY TO THE LETTER UNDER ANY CIRCUMSTANCES.**
- If you are served with a Summons, send the original immediately to Sobel with a note indicating the date and time you were served.

BE PROMPT! REPORTS MUST BE SENT TO BROWN & BROWN IMMEDIATELY.

DO NOT ACCUMULATE THE REPORTS AS THE INSURANCE COMPANY REQUIRES PROMPT REPORTING OF ALL INCIDENTS AND CLAIMS. LATE REPORTING OF CLAIMS OR INCIDENTS CAN PREJUDICE YOUR COVERAGE AND PROVIDE THE INSURER AN OPPORTUNITY TO DENY LIABILITY.