

CLAIMS PROCEDURES

Keep a written record of every incident noting witnesses regardless of whether you feel the club is liable as the absence of liability will not necessarily preclude the possibility of a claim.

What are the basic rules when an accident occurs?

1. Immediately notify all incidents which may give rise to a claim to Local Youth Service. For fatality or serious accident immediate verbal report must be made to Youth Work Ireland. This enables Marsh Ireland / Irish Public Bodies Mutual Insurance to send out their own investigators immediately.
2. Record the exact situation and condition of the locus of an accident as part of the written report. Inspect as quickly as possible after the incident and relevant details recorded in writing. A photograph of the accident may later prove invaluable.
3. Always consider action required to prevent recurrence of the incident.
4. All relevant information should be written down immediately whilst facts are still fresh in the memory even when it appears that the injured person or family does not wish to pursue a claim. Any delay in recording the facts may cause a loss of evidence.
5. What information do we give about accidents?
 - a. Circumstances:
 - b. Describe events leading up to the accident including what the injured person was doing
 - c. What happened and why did it happen
 - d. Who was supervising / Was the correct level of supervision in operation
 - e. If the injury occurred during an activity was the injury foreseeable e.g. prolonged rough play

Witnesses:

- Who saw the accident
- Obtain detailed signed statements where the accident is serious e.g. involving an eye injury or fracture
- What was said afterwards

IMPORTANT:

BEFORE TAKING A STATEMENT FROM A CHILD WHO MAY BE INVOLVED IN THE ACCIDENT YOU SHOULD GET PERMISSION FROM THE PARENTS OR GUARDIANS.

Place of Accident:

- Inspect it immediately - Was equipment involved? Was it in good order?
- Retain any evidence for inspection
- Photograph or sketch

- Note measurements, weights, heights, condition of ground, weather conditions etc.

Injured person:

- Obtain the name, address and age of the injured person
- What is the nature of the injury
- What treatment did he / she receive and from who?

Youth leaders and Youth Club Committees should not make an admission of liability or responsibility to the injured person, parents or other. This does not mean that expressions and acts of charity and compassion should be omitted.

The leader in charge of the activity should inform the Local Youth Service of the accident within 48 hours. In turn, the Local Youth Service should forward the details immediately to YWI National office. On receipt of this information YWI will issue accident report forms for completion.

If, when the claim is being processed, the Youth Club receives correspondence from the injured party you must send this directly and immediately to Youth Work Ireland. Under no circumstances should the Youth Club or individual leaders respond to such a correspondence.

PLEASE NOTE: IT IS OF THE UPMOST IMPORTANCE THAT ACCIDENTS ARE REPORTED AS SOON AS POSSIBLE. FAILURE TO DO THIS MAY INVALIDATE THE INSURANCE COVER.