

CADS Loss Reporting Protocol INSTRUCTIONS FOR INCIDENT REPORTING

Version française ci-dessous

An **Incident** is an occurrence, condition, or situation that results in or could result in damage to property or health, including injuries, illnesses, or fatalities.

An **Investigation** is the inquiry into and examination of the loss including a causal analysis.

Please Note: The word "accident" can imply that the event was related to fate or chance. When root causes are examined, it is usually the case that outcomes are predictable and that losses could be prevented. The investigation aims to identify lessons learned for future practice and create a detailed file in case of future action against the organization.

For simplicity, the term incident is used throughout this document.

Underwriters' Incident Reporting Criteria

Incidents leading to injury or near misses that meet the criteria below must be reported as soon as possible.

- a. Fatality
- b. Spinal Injury
- c. Traumatic Brain Injury
- d. Injury resulting in Ambulatory Deficit
- e. Injury resulting in Amputation
- f. Unusual or adverse statements regarding negligence including statements threatening litigation
- g. Collision with other guests or any man-made object resulting in injury
- h. Lift-related incidents resulting in injury

INSTRUCTIONS FOR INCIDENT REPORTING

POST INCIDENT – Incident Reporting

1. CADS Incident Report is to be filled out by the responsible CADS member as soon as possible, or at the latest within 24 hours post-incident. The report must then be sent to the following parties immediately:
 - a. Amy / CADS
 - b. Sandy Millar (EQUA)
 - c. EQUA Claims

2. Amy and Sandy review the incoming Incident Report and confirm if further investigation is required. Once reviewed, EQUA determines whether a claim file should be opened and reported to insurers.
 - a. If there is no need to open a claim file, the incident is logged as an “Incident Only”. This would apply to minor losses that are usually “pilot error” incidents or minor injuries as a result of normal activities of the sport.

 - b. **If the loss does meet Underwriters’ Reporting Criteria (as seen above)– EQUA Claims (claims@equaspecialty.com) will report the loss to Insurers.**
 - i. The report will be sent to Underwriters within 48 hours of EQUA receiving.

POST INCIDENT – Civil Claim Reporting

3. Any notice of civil claims must be reported to EQUA immediately upon receipt/service.
 - a. An adjuster will be appointed to manage the claim file.
 - b. Legal counsel will be engaged as required

4. Notes must be taken and archived for any meeting or discussion regarding the claim.
 - a. Adjuster’s reports will be reviewed by Sandy, Amy and EQUA Claims
 - b. EQUA Claims forwards all adjuster and legal reports to Underwriters.
 - i. Report will be sent to Underwriters within 48 hours of receiving.

CADS Incident Report

*The attached form is to be completed for **all** incidents that result in bodily injury, or near misses, occurring during sanctioned activities.*

- In the event of an injury to a member, seek first aid and / or medical help as soon as possible and follow the response protocols of your organization.
- If at a ski resort, notify the area ski patrol. Otherwise, notify local 911 or EMS.
- Do not attempt to render first aid beyond your trained ability.
- If possible, remove the hazard, or arrange for its removal immediately as to prevent further incidents from occurring.
- Where possible, block off or segment the area in order to protect the injured party and to preserve the scene for documentation.
- Do not admit liability or make commitments to the injured person or others.
- Record the names and addresses of all witnesses to the incident as soon as possible
- Inspect the location, try to identify and document factors that may have contributed to the incident.
- Document conditions at the time of the incident (weather, snow conditions, slope traffic, grooming, any other unusual factors or hazards present).
- Do not discuss the incident with anyone outside of your organization, with the exception of designated representatives of CADS and our insurance broker, EQUA Specialty Risk Partners.
- Review your organization’s emergency response plan. Ensure that a single spokesperson from the organization (club, PSO, etc.) is appointed.
 - Only that person is authorized to speak on behalf of the organization. Caution all colleagues (coaches, volunteers, students, etc.) that they are not to discuss the incident with anyone.
- Complete the attached form with full details.
- Provide notice of the incident by email as soon as possible to CADS, with a copy to EQUA Specialty Risk Partners (contacts below).
 - **Please report the loss even if the Incident Report form is not complete yet.**
- Retain a copy of the report in your files for at least seven years.

Send Report to:

Canadian Adaptive Snowsports	Amy Royea	amy@cad.ski	1-604-813-7607
EQUA Specialty Risk Partners Corporation	Sandy Millar – Managing Partner	Sandy.millar@equaspecialty.com	
	Claims	claims@equaspecialty.com	

Incident Reported by:	Name:	Date:
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MUST BE COMPLETED BY THE SUPERVISOR OR MANAGER ON SITE

Date of Incident
Date de l'incident

/ /		
<i>DD MM YEAR</i>	<i>TIME/HEURE</i>	<i>TRAIL/PISTE</i>

Location of Incident
Lieu de l'incident

SKI AREA / LOCATION
STATION DE SKI

**NAME OF CLUB/CADS
MEMBER
ORGANIZATION**

**CONTACT PERSON Club
Administrator**
*NOM DE LA PERSONNE À
CONTACTER*

NAME/NOM

ADDRESS/ADRESSE

ADDRESS/ADRESSE

()
TEL

DESCRIPTION OF ACTIVITY

DATE CADS & EQUA NOTIFIED:
*PREMIER AVIS À LA CADS ET
EQUA:*

BY WHOM:
AVISÉ PAR:

Injured Person:

Personne Blessé:

NAME/NOM _____

DATE OF BIRTH _____

GENDER _____

ADDRESS/ADRESSE _____

ADDRESS/ADRESSE _____

()

TEL _____

STATUS: STUDENT _____

VOLUNTEER _____

EMPLOYEE _____

PUBLIC _____

CLUB/AFFILIATION _____

DIVISION _____

Description of injury:

Description de la Blessure:

Witness:

Temoin:

NAME/NOM _____

ADDRESS/ADRESSE _____

ADDRESS/ADRESSE _____

()

TEL _____

Description of Incident or Occurrence:

Description de l'incident ou événement:

Weather conditions at time of incident:

Conditions météorologiques ou moment de l'incident:

First Aid Provided

Premiers soins donnés

NATURE OF TREATMENT/NATURE OF TRAITEMENT

MEDICATION GIVEN/MÉDICAMENTS DONNÉS

BY WHOM/ADMINISTRÉ PAR

Hospital:

Hopital:

NAME OF HOSPITAL/NOM DE L'HOPITAL

METHOD OF TRANSPORTATION/MÉTHODE DE TRANSPORT

DOCTOR IN ATTENDANCE/MÉDICIN TRAITANT

Acknowledgement	<i>I have read and reviewed the above comments and believe them to be true and accurate.</i>	
	Name of Person Completing Form:	
	Date:	Signature:

APPENDIX A – Incident Diagram

COMPLETE THIS DIAGRAM WHEN A MAJOR INCIDENT OCCURS and where possible, attach photos of the incident location.

<p>On a map or diagram, indicate where the incident occurred / <i>Sur une carte ou un diagramme, INDIQUER OÙ s'est produit l'incident.</i></p>	<p style="text-align: center;">Illustrate how the incident happened <i>Illustrez comment s'est produit l'incident</i></p>	
Slope Profile / Profil des Pistes		
Steep/Abrupt	Medium/Moyen	Flat/Plat

Protocole de déclaration de perte CADS INSTRUCTIONS POUR LA DÉCLARATION D'UN INCIDENT

Un *incident* est un événement, une condition ou une situation qui entraîne ou pourrait entraîner des dommages aux biens ou à la santé, y compris des blessures, des maladies ou des décès.

L'*enquête* est l'examen du sinistre, y compris l'analyse des causes.

Remarque : le mot « accident » peut laisser entendre que l'événement est lié à la fatalité ou au hasard. Lorsque les causes profondes sont examinées, il s'avère généralement que les résultats sont prévisibles et que les pertes pourraient être évitées. L'enquête a pour but d'identifier les leçons à tirer pour les pratiques futures et de créer un dossier détaillé en cas d'action future contre l'organisation.

Par souci de simplicité, le terme « incident » est utilisé tout au long de ce document.

Critères de déclaration d'incident des assureurs

Les incidents entraînant des blessures ou les accidents évités de justesse qui répondent aux critères ci-dessous doivent être signalés dès que possible.

- a.** Décès
- b.** Blessure à la colonne vertébrale
- c.** Lésion cérébrale traumatique
- d.** Blessure entraînant un déficit ambulateur
- e.** Blessure entraînant une amputation
- f.** Déclarations inhabituelles ou défavorables concernant la négligence, y compris des déclarations menaçant d'engager des poursuites judiciaires
- g.** Collision avec d'autres invités ou tout objet artificiel entraînant des blessures
- h.** Incidents liés aux ascenseurs entraînant des blessures

INSTRUCTIONS POUR LE RAPPORT D'INCIDENT

POST INCIDENT - Déclaration d'incident

1. Le rapport d'incident CADS doit être rempli par le membre CADS responsable dès que possible, ou au plus tard dans **les 24 heures suivant l'incident**. Le rapport doit ensuite être envoyé immédiatement aux parties suivantes :

- a. Amy Royea / CADS
- b. Sandy Millar (EQUA)
- c. Réclamations EQUA

2. CADS et Sandy examinent le rapport d'incident reçu et confirment si une enquête plus approfondie est nécessaire. Une fois l'examen terminé, EQUA détermine si un dossier de demande d'indemnisation doit être ouvert et communiqué aux assureurs.

a. S'il n'est pas nécessaire d'ouvrir un dossier de réclamation, l'incident est enregistré comme « Incident seulement ». Cela s'applique aux pertes mineures qui sont généralement des incidents dus à une « erreur de pilotage » ou des blessures mineures résultant d'activités sportives normales.

b. Si le sinistre répond aux critères de déclaration des souscripteurs (voir ci-dessus), EQUA Claims(claims@equaspecialty.com) déclarera le sinistre aux assureurs.

i. Le rapport sera envoyé aux assureurs dans les 48 heures suivant la réception du rapport par EQUA.

POST INCIDENT - Déclaration de sinistre civil

3. Tout avis de réclamation civile doit être signalé à EQUA dès réception/service.

- a. Un expert sera désigné pour gérer le dossier de réclamation.
- b. Un conseiller juridique sera engagé si nécessaire

4. Des notes doivent être prises et archivées pour toute réunion ou discussion concernant le sinistre.

a. Les rapports de l'expert seront examinés par Sandy, Amy et EQUA Claims.

b. EQUA Claims transmet tous les rapports de l'expert et les rapports juridiques aux souscripteurs.

i. Le rapport est envoyé aux souscripteurs dans les 48 heures suivant sa réception.