

## ACCIDENT PREVENTION EVERYONE'S JOB

LIABILITY COVERAGE FOR THE POLICY YEAR IS ESSENTIALLY THE SAME AS LAST YEAR. THE SELF-INSURED RETENTION BY THE PROGRAM IS \$1,000,000. COVERAGE FOR EACH LODGE IS PROVIDED ON A FIRST DOLLAR BASIS WITHOUT ANY DEDUCTIBLE. THIS IS WHY IT IS IMPORTANT TO HAVE ACCIDENT PREVENTION AND WHY IT IS EVERYONE'S JOB. THE ONLY WAY TO KEEP THE COST OF THE PROGRAM AT ITS CURRENT LEVEL IS TO PREVENT ACCIDENTS FROM HAPPENING. SAME IS TRUE FOR THE PROPERTY PROGRAM EXCEPT THE RETENTION IS \$750,000.

### SLIP & FALLS ARE 'OUR' BIG PROBLEM

- 1) LOTS
- 2) STAIRS
- 3) RESTROOMS
- 4) KITCHENS

### REPORTING A LIABILITY CLAIM:

- 1) GALLAGHER BASSETT: 1-800-962-7088 CLAIM MUST BE FILLED OUT BY LODGE NOT THE INJURED PARTY. PICTURES HELP. KEEP DEFECTIVE FURNITURE, ECT.

### REPORTING A PROPERTY CLAIM:

- 1) BUILDING & CONTENTS
- 2) AON AFFINITY SERVICES 1-800-421-3557

### EMPLOYEE SAFETY:

REMEMBER THAT INJURIES TO EMPLOYEES MUST BE REPORTED TO THE LODGE'S WORKERS' COMPENSATION INSURANCE CARRIER, NOT GALLAGHER BASSETT. THE MASTER LIABILITY PROGRAM DOES NOT COVER EMPLOYEE CLAIMS.

