

## Slips, trips and falls accident investigation procedures



### **Investigate—and help prevent—slips, trips and falls**

1. Begin your investigation as soon as practical after the accident.
2. Go to the scene. Get the big picture first. Keep a camera handy for taking immediate photographs of the floor surface or area where the accident occurred. **Do not photograph the injured person.**
3. Talk with the injured person at the scene of the fall, if possible. If not, speak to them as soon as possible. Find out in the person's own words what happened.
4. Preserve any pertinent physical evidence, such as litter, equipment, or any foreign material contributing to the alleged fall. Be sure to place evidence in a safe place where it will not be disturbed or destroyed until your insurance carrier instructs you to dispose of it.
5. If a fall occurs in a wet area or liquid is involved, make every effort to determine the source of the liquid and exactly what it is, such as water from a drinking fountain, soap from a bottle, rain, snow or ice. If possible, collect a sample of the liquid in a non-contaminated container for evidence. This should be done by someone trained in blood-borne pathogens.
6. Talk privately with anyone who witnessed the accident or who was near the area where the incident allegedly occurred. Ask open ended questions: Who, what, when, how and why.
7. Put each person at ease and avoid placing blame or voicing suspicions. End each interview on a positive note and document your findings after each interview.
8. Avoid reenactments. Don't ask for actions to be repeated.
9. Review your findings for "red flags" or fraud. Contact your claims representative to discuss the information you have gathered and to determine next steps.
10. Make sure you have determined the true cause of the accident and develop a plan for corrective action. Follow-up until you are certain the hazard has been eliminated.
11. Keep in touch with your claims representative until the claim is finally resolved. Provide any new information you learn about the accident or claimant and keep up to date as to the claim status.
12. Follow leads to determine possible involvement or liability of others. Obtain names and locations of such companies or persons.

*The information contained in this service bulletin was obtained from reliable sources. However, United Fire Group accepts no legal responsibility for the correctness or completeness of this information.*