

ACCIDENT AND LOSS REPORTING

Attached is a sample of the revised “Accident Report (Other than Motor Vehicle)” form. We are providing each fair with a supply of this form, and we ask that you **discontinue using any previous forms**. Several changes have been made which will greatly assist CFSA in making prompt and accurate decisions in handling these reports. Also attached is a discussion on General Accident Reporting.

Please note there is no space on the front of the form for describing the facts of the accident. This information should be in the top portion of the back of the form. Also, if you have any subsequent contact by any involved party, you should comment on the nature and content of that contact in this space.

CFSA does recommend that each fair keep a camera on hand for photos of any accident scene. Even a few measurements on a diagram would be very helpful.

Prompt reporting of accidents is fundamental to good claims service. Delays may prove to be very costly to CFSA and its’ members as evidence and witnesses disappear and claimants become upset. Serious injury cases are to be telephoned to CFSA Claims Department so an investigation may begin immediately. **Batching of loss reports until the end of a fair’s run is not consistent with good claims practice.**

*Please note the following regarding completion of Accident Reports.

1. “Location on Grounds” refers to a specific area at the fair.
2. Fairs must not rely on their first aid station to provide accident reports. Fair staff experienced or trained in completing reports should be dispatched to the scene to view the conditions, locate witnesses, verify location and complete the report. Too many times CFSA is left with only the injured party’s version of facts and location. Contact should be established between first aid and your accident reporter for any case which involves referral to a doctor or emergency room.
3. Please refer to the previous report and injured party’s name when sending subsequent paperwork.
4. It is not always apparent that a lessee may have the responsibility for the claim. For example, we know some concessionaire’s have responsibility for clean up in areas near their operation. However, the accident report may not reflect that the loss occurred in one of these areas. Also, the injured party may be an exhibitor or employee of exhibitor. We rely on the fairs to advise us of these circumstances.

Fairs can greatly reduce their self insurance costs by doing the one thing CFSA can’t do for you: prompt and complete accident reporting.