



# CSDSIP Claim Reporting

## Things to Keep in Mind when you have a Claim

### Timely Reporting

Timely reporting is essential, and a policy requirement, in the event of any claim. It is very important we receive immediate notice of any death, serious injury, potential liability situation, cyber-attack/data breach or any serious property loss. Reporting a claim in a timely manner allows us to conduct a more accurate investigation and will expedite the resolution of the claim.

### How to Report:

- Give us a call:  
To report a new claim during regular business hours (7:30 am and 4:00 pm), call (800) 332-3556 or (303) 722-2600 and your call will be directed to the next available Claims Services staff member. In the event you need to report a claim outside of normal business hours, call the above numbers and follow the voicemail prompts or dial 4 to leave a message in the automated Claims system. When reporting your claim, be sure to leave the Member name, contact person for the claim, their phone number, including area code, and a brief description of the claim on the voicemail. Your claim will then be paged out to the next available field representative who will return your call as soon as possible. This 24-hour reporting hot line is monitored by Claims Services Staff.
- Complete an online Incident Report:  
Members can also report a new claim 24/7 by accessing our online Incident Report under the Report a Claim section of our website, [www.csdsip.org](http://www.csdsip.org).
- Email or Fax a copy of your Incident Report  
Send the Incident Report form to CSDSIP via fax at (303) 722-7888, email to [claims@csdsip.net](mailto:claims@csdsip.net)

### What Types of Claims Should Be Reported:

1. **School Entity Liability Claim** including but not limited to
  - Any accident resulting in or alleged to have caused:
    - Cord Injury – paraplegia, quadriplegia
    - Amputations
    - Brain Damage
    - Blindness
    - Burns – second or third degree
    - Multiple Fractures
    - Nerve Damage
    - Fractures other than fingers or toes
    - Serious back injury
    - Massive internal injuries





# Claim Reporting

- Fatalities
  - Any cases that potentially involve allegations of sexual harassment or sexual molestation.
  - Any cases that potentially involve allegations of employment harassment, discrimination, wrongful termination or retaliation. Including any complaints filed with the EEOC, OCR or CCRD.
  - Any Governmental Immunity Notice of claim filed against the Member or one of its employees.
  - Any summons & complaint filed against the Member or one of its employees.
  - Any case in which, in your judgment, might result in a claim or suit being filed against the Member or their employees.
- 2. All **Auto Claims** including but not limited to:
  - All vehicle accident claims that will exceed your policy deductible.
  - All injuries sustained in an accident involving Member's vehicles.
  - All weather-related damage to a Member's vehicles
- 3. All **Property** damage related claims.
- 4. Any **Ancillary** claims such as:
  - Cyber-attacks/Data Breaches (Full coverage **depends** on Member's timely reporting of an incident)
  - Equipment Breakdown claims
  - Pollution incidents
  - Acts of Terrorism
  - Crime incidents

Reporting ancillary claims to CSDSIP **FIRST** is the best way to maximize your benefit. In fact, in some cases, failure to contact CSDSIP before filing your claim with a third-party provider can result in up to a 50% reduction in coverage! Save yourself the headache and give us a call even if you are unsure of next steps. We will make sure your claim is handled properly. If you are unsure whether or not you have ancillary coverage please contact Risk Programs at [riskprograms@csdsip.net](mailto:riskprograms@csdsip.net)

## **What Information Will I Need:**

Reporting losses in a timely manner allows us to work with the Member in the development and implementation of a comprehensive loss investigation. When reporting a claim please provide us with as much information as possible, do not let information gather delay your reporting. If we do not have enough information to process your claim, one of our representatives can help identify any additional information that is needed.

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# Claim Reporting

## **Cooperation**

Cooperation of Member employees is primary in the development of facts, issues and damages. Each case must be evaluated on its own merits. Without the Member's full cooperation, the facts of the case cannot be established.

## **Preservation Of Evidence**

KEEP RECORDS! Do not throw away any objects or equipment that may have been involved in an injury. Record names and contact information for all witnesses and/or parties involved in an incident. Identify the school employee who witnessed the incident or was supervising at the time of the incident.

## **Admission of Fault-Liability**

At the scene of an accident, DO NOT admit liability or express remorse for being at fault to Injured Party.

## **Emergency Services**

The decision to obtain emergency services should not be made based upon "who's going to pay for it." Time is always important. "Who's going to pay for it" can be sorted out later. If an injury is so severe that it requires immediate medical attention an ambulance/paramedics should be called. It is okay to be compassionate and show empathy, but never admit liability or agree to pay for injuries or damages.

If the Member's property is damaged and immediate repair or clean up of the damaged property will reduce further loss, then those temporary repairs or emergency clean up should be undertaken and contact made with our Claims Services staff.

## **Case Management**

Reporting losses in a timely manner allows us to work with the Member in the development and implementation of a comprehensive loss investigation. Claims Services staff will designate and retain experts, attorneys and/or other vendors on an as needed basis to resolve the claim.

