

**CATASTROPHIC  
ACCIDENT**  
GUIDANCE DOCUMENT

# WHAT TO DO WHEN A CATASTROPHIC ACCIDENT OCCURS

When catastrophic accidents occur, timely reporting and clear communication throughout the process are critical. Not only does a rapid response reassure those affected that you care as an employer, but it will also ensure a more smooth claims handling process.



## STEP 1: NOTIFY

Your first priority when a worker is injured is to provide them with immediate care and notify their family.

- Call 911
- Call the family of the injured worker



## STEP 2: DOCUMENT

Preserve any evidence from the accident. Below are some actions and document examples that you may consider.

- Incident investigations & reports**
  - Photographs (including date, time, place, photographer)
  - Police reports
  - Security videos
  - Witness statements
  - Toxicology records
- Maintenance/Service Documents**
  - Certification records
  - Inspection records
  - Maintenance contracts
  - Master Service Agreements
  - Notices to third parties
  - Servicing agreements
- Technology-related data**
  - “Black box”/event data recorders (EDR)
  - Computers
  - Emails
- Product information & literature**
  - Packaging, labels, warnings, instructions, manuals
  - Purchase, sale, lease, delivery, warranty records
  - Bulletins & recalls
- Products, equipment, tools, machinery**
  - Remove from service
  - Tag “Important Evidence – Do Not Destroy”
  - Store in a safe, secure place
  - No destructive testing or modification
  - Keep chain of custody log



## STEP 3: REPORT

It's critical to report the incident in a timely manner.

- Complete internal notifications per company protocol
- Contact your insurance broker
- Contact your AEU Managing Director or Claims Specialist

### Hours and phone numbers:

- 8:00am to 5:00pm CST Monday – Friday, call 888-285-2562
- After hours and on weekends, call 888-441-2635

### Be prepared to provide:

- All available information regarding the accident
- All information that you have on the injured worker
- Account of 52 weeks of wages for the injured worker
- Drug screen information for the injured worker and any other involved parties.

*Note: It is important that drug screens be completed as soon as possible (no later than 24 hours) following the incident.*



## STEP 3: REPORT (CONTINUED)

It's critical to report the incident in a timely manner.

**File an LS-202 using any of the following options:**

- **Email:** claimopening@amequity.com
- **Web:** amequity.com (requires login and password)
- **Fax:** 888.453.2562

*Note: As of July 21, 2017, you only need to submit the LS-202 form to AEU (as soon as possible but no later than seven days following the accident). AEU will then submit that form directly to the DOL the following business day.*

**Notify OSHA on their 24-hour hotline, 800-321-6742**

**The employer is required to notify OSHA:**

- Within 8 hours when there is a work-related fatality
- Within 24 hours when there is a work-related in-patient hospitalization, amputation, or loss of eye

*Note: In-patient hospitalization is defined by OSHA as a formal admission to the in-patient service of a hospital or clinic for care or treatment. Treatment in an Emergency Room only is not reportable.*

**Be prepared to supply them with:**

- Business name
- Name(s) of employee(s) affected
- Location, time, and a brief description of the incident
- Contact person (title and phone number)



## STEP 4: SUPPORT & COMMUNICATE

Communication with the family and employees is vital to the overall outcome and reassures them that they have your support. It may also sometimes be necessary to consider external audiences in your communications.

### FAMILY OF THE INJURED EMPLOYEE

- Have a management-level employee serve as a point of contact who also provides comfort and support to the family
- Consider paying the family's expenses for necessary travel and lodging (however, understand this is not part of the workers' compensation claim)
- Show support for the family through flowers, get well cards, etc.

### CO-WORKERS OF THE INJURED EMPLOYEE

- Communicate with your employees to assure them that you have their consideration; some co-workers, particularly witnesses, may need special attention and support
- Consider providing grief counselors to employees at company's expense
- Show consideration beyond just the initial accident by understanding how the accident may have lingering effects on them

### EXTERNAL AUDIENCES

- Consider investing in a crisis management team and crisis preparedness plan
- If needed, reach out to AEU for information related to handling the media during a workplace crisis

### NEED ADDITIONAL HELP?

Contact your Managing Director at 800.239.8484 or your Claims Specialist at 888.285.2562.

