



Third-Party and Volunteer Accident Procedures

These guidelines should be followed when an accident occurs and a third party or volunteer is injured or claims their property was damaged while at a Habitat location (construction site, warehouse, administration office, etc.).

Keep in mind that a lawsuit can potentially be brought against Habitat, so all relevant information about an accident must be gathered as soon as possible following an accident to obtain complete and accurate data. For purposes of this narrative, the term “third party” will also mean a volunteer on affiliate property.

Step 1: Identify the Habitat Contact Person—The contact person should be the Safety Manager or Site Manager (ie Construction or Warehouse or Office Manager). If the manager can't be contacted, the contact person would be the most senior staff person on site. For most incidents, the contact person will be responsible for communicating with and assisting the injured party. The contact person also ensures the incident and witness reports are complete.

Step 2: Never Admit Liability—Do not indicate that Habitat is liable and do not make any commitments to the injured party, such as Habitat paying medical bills or other expenses. Simply tell them Habitat has appropriate insurance. Details of the insurance coverage should not be discussed with the third party.

Step 3: Provide Immediate Medical Help—Arrange appropriate help (including first aid) for someone who is injured. Call 911 if necessary. Do not attempt to move an injured person unless there is an immediate danger, such as a fire. Even if the person in the accident feels fine, encourage him/her to seek medical treatment to ensure there is no injury that may cause future medical problems.

Step 4: Notify the Police or Sheriff Department—If the situation warrants it, have someone call the appropriate authority.

Step 5: Get the Facts—The Contact Person arranges for documentation of information about the incident, which will help if there are subsequent disputes or claims. It should also be carefully reviewed by your Affiliate with the intent of preventing similar incidents in the future.

5A. Complete an [Incident Report](#)—Document the date, time, location and include a thorough description of how the accident/incident occurred. Inspect the accident site and note whether there are any contributing factors such as weather conditions, obstructions, condition of the injured person's shoes, etc. Submit the completed Incident Report to ACE to retain in the incident file.

5B. Photograph the Scene—Using a camcorder, camera or cell phone camera, photograph the scene of the accident including equipment involved and anything else that will document the scene. Also document the date, time and name of the person taking the photos. Keep any surveillance videos that may have captured the event. Submit photos and videos to ACE to retain in the incident file.

5C. Interview Witnesses—Document the name(s), address, phone number and email address of any and all witnesses. Ask what the witnesses did and did not see and write down the witness's account of the incident. Ask witnesses to complete a [Witness Report Form](#), and submit completed forms to ACE to retain in the Incident file.

5D. Tag and Secure Equipment—Identify and tag equipment, materials or other items that are a contributing factor to the event. Secure the equipment in a protected place until you are contacted by the insurance claims adjuster.

Step 6: Report Incident Immediately to ACE—Do not delay or withhold reporting an accident or loss because you think the incident is not insured or too trivial to report, or because you are waiting for repair estimates, doctor opinions, police reports, etc. A delay in reporting could jeopardize insurance coverage. ACE does give affiliates the option to designate an accident as a Report Only claim where appropriate, which means that no further action is needed beyond simply reporting the incident. This option enables affiliates to meet their duty to timely report all potential claims, even if the person involved in the accident is ok or not pursuing the matter at that time. In addition, when reporting claims be sure to provide copies of the Incident Report, Witness Reports, site photographs, videos and other documentation to ACE.

Step 7: Keep in Contact with third Party and Family—The Contact Person is the key Habitat person who stays in touch with the third party and the family and provides updates to Habitat until the third party recovers. Regularly communicate with the third party or the family and monitor the situation. Find out how Habitat can help (for an injured volunteer - baby-sit while adults are at hospital? Cook meals? Raise funds to retrofit a car so that the disabled volunteer can be mobile?). Taking these steps can help retain a good volunteer, maintain good relations with the injured volunteer and other volunteers, minimize media issues, and minimize costs. Staying involved helps offset the third party's desire to lay blame. But above all, Habitat cares and the injured party and the family needs to know it. Contact Person responsibilities will continue until the injured party returns to full health or no additional improvement in health is expected.

Step 8: Be Aware of Any Need for Public Relations—If necessary, assistance with public relations and media communications is available from Habitat for Humanity International.

Step 9: Notify Insurance Administrator if a Claim or Lawsuit is Filed—If a lawsuit is filed by the third party, the Insurance Administrator will report it immediately to ACE.

Step 10: Retain Copies—Keep copies of all related documents in the incident file maintained by the Insurance Administrator for at least five years to ensure they are held beyond state statutes of limitations, including Incident Report, Witness Reports, Photos and Videos, and other documents which may be of help.

Step 11: DO NOT Distribute Incident Reports—Do not give any accident related reports to the injured party or their representatives. The injured party is not entitled to a copy of Habitat's reports. These are Habitat property.

Step 12: DO NOT Discuss ANY claim—Do not discuss a claim with anyone except with Lockton Affinity, Insurance Administrator, or representatives of the insurance company.

Claims Reporting Contact Information

The following claims reporting information applies to claims occurring on or after April 1, 2013. For claims or incidents that occurred prior to April 1, 2013, please contact Lockton Affinity at (888) 553-9002.

ACE Claim Reporting



[File a claim online](#)



File by phone: (855) 434-4223



File by email:

Workers' Compensation: esis_fnol@firstnotice.com

Accident Medical & Disability: ACEAandHClaims@acegroup.com

All other lines of coverage: HabitatFNOL@acegroup.com

When calling to report an accident or injury you will need your Location Code (this is your 7-digit Lockton Affinity account number) and your Policy Number. Policy numbers for the ACE Master policies can be found on the [Affiliate page](#) of our website under Claims Management.