

RISK MANAGEMENT BULLETIN

YOUR DUTIES IN THE EVENT OF A LOSS OR ACCIDENT

REPORT LOSSES

After an accident, discovery of a loss or knowledge of potential claim, **you must immediately notify Risk Management.** Claim reporting is 24 hours a day; the toll-free number is 1- 800-525-1252.

REPORT TO POLICE

You must notify police in the following circumstances:

- A crime has been committed. Examples are theft of State property, vandalism, or employee embezzlement, etc.
- A motor vehicle accident, which results in **any injury**.
- Property damage of \$1,000. Most accidents easily exceed this amount.

Claim reporting forms, click <https://www.maine.gov/osc/risk-management/bulletins-publications-forms>.
Claim forms can be emailed to scott.kibler@maine.gov

DOCUMENT THE FACTS

- Time, date, and location of the loss or accident.
- Explain what happened. Document the contributing facts.
- Names, addresses and phone numbers of any persons involved, including witnesses.
- Document injuries.
- Name of the police agency or fire department.
- Collect insurance information from other party. Take a photo of ID cards.
- If safe to do so, take photos of the damages.

PREVENT ADDITIONAL LOSS and PRESERVE EVIDENCE

You have a duty to take reasonable steps to protect State property or people from further damage/harm. If this means making temporary repairs, do it. Take photos beforehand. Keep a record of expenses for emergency and temporary repairs.

- Damaged property must be retained for our examination, until the case manager agrees to disposal.

COOPERATE WITH OUR OFFICE

- Immediately send us copies of any demands, notices, summonses, or legal papers received in connection with any claim or suit.
- You must cooperate with us in the investigation, settlement or defense of any claim or suit.
- You may not voluntarily make any payment or settlement of any claim without our consent.

Prompt notice and thorough reporting of losses, claims or lawsuits to Risk Management is required.
Failure to cooperate may impact insurance coverage or claim deductibles.

Risk Management Division, 85 State House Station, Augusta, Me 04333
Tel: 1-800-525-1252 or 287-3354 • Fax 287-4008

Rev. Oct. 2022