

Claim Reporting Procedures

This section describes the basic procedures for reporting various types of claims: Workers' Compensation, Liability, and Damage to the Project (Builders' Risk).

Workers' Compensation Claims

A Claims Kit will be provided to all Contractors. It will include details about claim reporting and is intended for use at the job site.

The main responsibility for any Contractor and Subcontractor is first to see that the injured worker receives immediate medical care. Next, you should immediately notify the OCIP Insurance Carrier in the event of a serious injury or accident.

To assist you in reporting an injury or accident, we have established a dedicated toll free telephone number. **Please immediately report any injury using the toll free telephone number: 800-641-1723.** You may report your WC First Reports of Injury 24 hours a day/365 days per year. When calling in you will need to know the project/school name, address, contractor, contract number, and contractor's policy number.

When you report the Workers' Compensation injury using the special reporting telephone number, the OCIP Insurance Carrier will complete the Employer's First Report of Injury (form 5020) and make the necessary filings. It is the employer's responsibility to provide the injured worker with the Employee's Claim (form DWC-1) within 24 hours of employer's knowledge of injury. The employer must also send a copy of the employee's claim form and the Supervisor's Report of Injury form to the OCIP Insurance Carrier.

The OCIP Administrator will provide Claims Kits to all Enrolled Contractors and Enrolled Subcontractors. These kits will include appropriate claim forms and postings. Additional kits or claims forms can be obtained from the OCIP Administrator or the carrier's claims coordinator. Also attached to this manual is the MPN notice. This Notice must be given to each employee to review and then must be signed for knowledge of receipt.

CLAIM REPORTING PROCEDURES

The District's Workers' Compensation insurer has arranged with authorized medical providers and facilities for treatment of all minor or non-life threatening injuries. The name, address and telephone number of the nearest authorized clinic and hospital for the designated school location will be on the Posting Notice, which is in the Claims Kit. The posting notice was also sent to you at the time Aon Risk Services advised you of the completion of the enrollment.

Contractors and Subcontractors must designate a representative at the site to take injured employees to the medical treatment center and to report the claim. This individual is to remain with the injured employee at the medical treatment center while he/she is being treated. The treating physician should provide a written description of whether or not the injured employee can return to work, a list of restrictions if any, and the estimated length of time the injured worker must be on modified duty. The District supports transitional modified work to keep injured workers gainfully employed during recovery.

The General Contractor will arrange with the local 911 emergency ambulance services for response to any serious traumatic life threatening injuries and will provide information in the Claims Kit.

Liability Claims

Report all Liability claims to Liberty Mutual.

Accidents at or around the Project Site(s) resulting in damage to property of others (other than your own work product), or personal injury or death to a student, faculty member or a member of the public, must be reported immediately to Liberty Mutual by calling the **toll free telephone number: 800-641-1723** Do *not* voluntarily admit liability. Cooperate with the District and the OCIP insurer representatives in the accident investigation.

Automobile Claims

Report all Auto claims to your insurance carrier and the OCIP Administrator.

No insurance coverage is provided for automobile accidents under the OCIP. It is the sole responsibility of each Contractor and Subcontractor to report accidents/claims involving their automobiles to their own insurers.

However, all accidents occurring in or around the job site must be reported to the OCIP Administrator. The accident will be investigated to determine any liability arising out of the project construction activities that could result in future claims (i.e., due to the conditions of the roads, etc.). Each Contractor and Subcontractor shall cooperate in the investigation of all automobile accidents.