



# Preparing for Customer Injury Incidents: A Guide for Business Owners



Operating a business that welcomes the public inherently involves the risk of customer injuries—whether due to slips and falls, malfunctioning equipment, or accidental contact with objects. When such incidents are mishandled, they can lead to dissatisfied customers, negative publicity, insurance claims, or even legal action. These outcomes can significantly impact your business' reputation and financial stability.

## Proactive Measures to Protect Your Business

Implementing the following steps can help mitigate the impact of customer injuries and ensure your team responds appropriately:

### 1. ESTABLISH A CUSTOMER INCIDENT RESPONSE POLICY

Develop a clear, standardized procedure for handling customer injuries. This ensures all employees understand their responsibilities and respond consistently. Refer to the sample policy on the following page to help you get started.

### 2. TRAIN YOUR STAFF THOROUGHLY

Educate employees on the incident response policy, emphasizing the importance of empathy, active listening, and avoiding blame or confrontation.

### 3. ASSESS MEDICAL TRAINING AMONG STAFF

Identify employees with first aid or CPR certification. Their knowledge can be invaluable in the event of an injury.

### 4. USE AN INCIDENT REPORT FORM FOR EVERY EVENT

Require staff to document all incidents using a standardized form. This should include:

- + Injured party's contact information
- + Witness statements and contact details
- + A detailed account of the incident
- + Photographs of the scene
- + Any available video footage – Request an editable PDF version of our Incident Report Form (CMO-0449AO) to streamline documentation and digital storage.

### 5. AVOID VERBAL COMMITMENTS OR APOLOGIES

Instruct staff not to admit fault, offer apologies, or share insurance details. They should not commit to covering medical expenses. Instead, advise them to respond with: "We will need to refer this to our insurance provider."

This material is for general information only and should not be considered as a substitute for legal, medical, tax and/or actuarial advice. Contact the appropriate professional counsel for such matters. These materials are not exhaustive and are subject to possible changes in applicable laws, rules, and regulations and their interpretations.

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# Customer Incident Response Policy

## 1. DEMONSTRATE COMPASSION

Listen attentively and show empathy. Treat all customers with respect, regardless of the severity of the incident. Avoid assigning blame, even if fault appears evident.

## 2. REFRAIN FROM ADMITTING RESPONSIBILITY

Do not make statements that imply fault or liability. Investigations may reveal contributing factors not immediately apparent. Verbal apologies may be used against the organization in legal proceedings.

## 3. ASSESS AND RESPOND TO INJURIES

Ask the customer if they require assistance. Provide basic first aid supplies if needed. For serious injuries, offer to call emergency services. If the customer is unconscious, call 911 immediately and notify management.

## 4. DO NOT COMMIT TO MEDICAL EXPENSE COVERAGE

Encourage the customer to seek medical attention but avoid any promises regarding payment. If asked, respond with: "We will need to refer this to our insurance provider."

## 5. COMPLETE AN INCIDENT REPORT FORM

Document all relevant details, including:

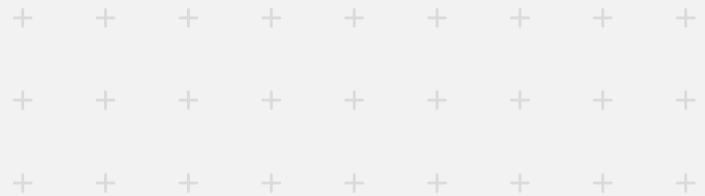
- + Customer and witness contact information
- + Description of the incident and injuries
- + Contributing factors: Even if the customer declines to file a claim, complete the form for internal records.

## 6. PRESERVE EVIDENCE

Photograph the scene, including any hazards (e.g., spills, obstructions) and safety signage. Retain copies of all photos, video footage, and related documentation.

## 7. SUPPORT THE CLAIMS INVESTIGATION PROCESS

Notify the claims department promptly, even if medical attention is declined. Cooperate fully with the claims associate during the investigation and resolution process.



## Acknowledgment of Policy Understanding

I have read and understood the Customer Incident Response Policy. I have had the opportunity to ask questions and agree to comply with the procedures outlined.

Employee Signature: \_\_\_\_\_

Date: \_\_\_\_\_