

RISK Alert

ACTIONABLE INSIGHTS FOR BOND POLICYHOLDERS.



Alert Type

Awareness

Watch

Warning

Investigations of Member Incidents / Accidents Important to CU Defense

Losses involving members on-site at credit union locations have been increasing at an alarming rate – similar to [employee slips, trips, and falls](#). In fact, there are several potential hazards that can cause these accidents at your locations. No matter how it happened, you should get in the habit of keeping records and carefully documenting member incidents and injuries. This habit can strengthen incident investigations, which includes reviewing security videos, taking photographs, getting statements from witnesses, and examining root causes.

Details

When it comes to workplace safety, recordkeeping and investigation isn't always front of mind. Focus, as it should be, is often on hazard prevention and loss controls. However, it is important that when it comes to incidents involving members that someone is responsible for recording the incident, investigating the situation, and examining root causes.

Not only can these action steps help spot trends, but they can help reduce the liability associated with them.

Credit unions should develop and maintain procedures for completing an accident / incident report. Not having procedures to follow when completing a report can lead to inconsistencies and a lack of relevant information. Unfortunately, this can leave the credit union in a vulnerable position when defending a liability claim.

Any time an incident occurs in the workplace, the accident / incident – with or without injury - should be reported right away. Credit union employees, or at least an assigned safety coordinator at each location, should be trained on how to file and accident / incident report. Without proper training, valuable information may be excluded which can increase your liability exposure. After completing the incident report, the assigned safety coordinator should investigate to determine the cause of the incident.

Incident investigations should include taking photographs, getting statements from witnesses, and examining root causes.

CUNA Mutual Group Claims also suggests reviewing security / surveillance video of the incident if it exists. This can be extremely important to the defense of the case. In addition, it is suggested that the video prior to the incident, during the incident, and after the incident be retained up to 6 months or even a year - even if the individual says that they weren't injured. Rugs, chairs and furniture involved in the claim incident should also be kept.

Date: March 29, 2022

Risk Category: Member Claims; Slips, Trips & Falls; Workplace Safety

States: All

Share with:

- Branch Operations
- Executive Management
- Human Resources
- Legal / Compliance
- People Leaders
- Risk Manager



Facing risk challenges?

[Schedule](#) a free personalized discussion with a Risk Consultant to learn more about managing risk.

Risk Mitigation

Credit unions should consider these risk mitigation tips:

- Develop procedures for completing an accident / incident report that is approved by your legal counsel. It is suggested that the accident / incident report include at a minimum:
 - Date and time of incident
 - Employee name completing the report
 - Witness contact information (name and number)
 - Injured party information - name, address, email, telephone number, phone number member number etc.
 - Where the incident / injury occurred - address, department etc.
 - Type of injury
 - Were emergency services required
 - Emergency service called- police, fire ambulance etc.
 - Name of person who called
 - Was injured person taken to hospital
 - Who transported the injured
 - Environmental conditions that may have contributed to incident
 - Witness statements
 - Witness information – name, address and telephone number
 - Guidelines to provide a narrative of the incident containing only facts, not opinions.
 - The requirement to report and document all incidents/accidents immediately
 - Statement from injured party
 - Photographs should be taken of the scene, or video surveillance footage should be retrieved if applicable. The credit union surveillance system is not able to record every area of the credit union so taking a photo of the accident location may assist in the defense against claims of negligence. Keep all photos and surveillance footage for an extended period (6-12 months).
- Train employees on how to complete the accident / incident report.
- Advise credit union employees to never accept liability - verbally or in writing - following an accident / incident.
- Report all injuries or property damage to CUNA Mutual within 24 hours.

Risk Prevention Resources

Access CUNA Mutual Group's [Protection Resource Center](#) for exclusive risk and compliance resources to assist with your loss control needs. The Protection Resource Center requires a User ID and Password.

- [Workplace Safety / Wellness landing page](#)
- [Hazard Liability Checklist](#)
- [Safety Plan Risk Overview](#)
- [Slip, Trip & Fall Prevention Overview](#)
- [Common Office Foot Traffic Issues](#)



Access the Protection Resource Center for exclusive resources:

- [Loss Prevention Library](#) for resources & checklists
- [Webinars and Education](#)
- [RISK Alerts Library](#)
- [Report a RISK Alert](#)

The Protection Resource Center requires a User ID and Password.

© CUNA Mutual Group, 2022.

Insurance products offered to credit unions are underwritten by CUMIS Insurance Society, Inc., a member of the CUNA Mutual Group. This RISK Alert is intended solely for CUNA Mutual Group Fidelity Bond policyowners to prevent fraud losses. Any further distribution of this information could subject you to liability under common law and various statutes including the Fair Credit Reporting Act.

This resource was created by CUNA Mutual Group based on our experience in the credit union, insurance, and risk management marketplace. It is intended to be used only as a guide, not as legal advice. Any examples provided have been simplified to give you an overview of the importance of selecting appropriate coverage limits, insuring-to-value, and implementing loss prevention techniques. No coverage is provided by this resource, nor does it replace any provisions of any insurance policy or bond. Please read the actual policy for specific coverage, terms, conditions, and exclusions.