

CLAIMS REPORTING

Report all claims to:

CTSI

800 Grant Street, Suite 400

Denver, Colorado 80203

Phone: 1-888-559-6829 or 303-861-0507

Fax: 303-861-2832

AUTO ACCIDENTS:

At the accident scene:

- Get medical help for injured person(s) and call the police
- Write down names, addresses, and license numbers of person(s) involved, or of any witnesses, and try to obtain photos of the scene
- Notify your supervisor promptly so they can advise the Pool's claims administrator

Never admit fault because there are often facts unknown to you that reduce or eliminate your responsibility. Do not discuss the accident with anyone except the police, your district management, and the claims administrator, CTSI.

When you return to your office:

- Complete the ACORD Automobile Loss Notice form utilizing the information you obtained at the accident scene, plus your description of what happened
- FAX the completed form to CTSI or call CTSI if the claim needs immediate attention

LIABILITY ACCIDENTS OTHER THAN AUTO:

Complete the General Liability Notice of Occurrence/Claim form for all non-auto liability accidents or claims.

Any lawsuits, EEOC or CCRD charges, notices of claim, or any other such demands from any attorney claiming to represent an injured party must be immediately sent to CTSI along with any documents attached to those suits, charges, notices or demands. It is especially important to make a notation of when the District received or was served with any of the above.

It is important to list all known witnesses and to retain any defective products that may have contributed to the accident/claim.

PROPERTY LOSSES:

Complete the ACORD Property Loss Notice form in the event of a loss involving damage to buildings or personal property owned by the district. If the loss is caused by possibly defective product, be sure to retain that product for evidence.

CLAIM REPORTING TIPS

- Districts should not, except at their own risk, voluntarily make a payment, assume any obligation, or incur an expense, other than for first aid, without the Pool's consent.
- The insurance does not operate to waive any of the immunities granted the District under the Colorado Governmental Immunity Act, C.R.S. §24-10-101 et. seq. the Pool will take advantage of each immunity available and will apply the provisions of the Act whenever possible.
- A claim is not deemed "reported" to the Pool until it is received by CTSI in writing.
- Remember that the more information the Claims Administrator has to work with early on, the more readily it can address the issues. The Claims Administrator will come to rely on the district for much, if not most, of its information. Please be prepared to cooperate with the Claims Administrator in the areas of investigation, settlement or defense of the claim or lawsuit.
- All claims must be reported to the Claims Administrator in writing — even if an initial telephone report of claim was made.
- If the claim involves an auto accident please identify each vehicle by a description that clearly sets it apart from the other, such as a VIN, license or district unit number.
- Once the Pool is notified of a claim, the Claims Administrator will make all necessary contacts with the claimant. Therefore, unless a claimant calls a district, please do not make any contact with a claimant, a claimant's insurance carrier or attorney for a claimant. If a district is contacted by any of the above, simply refer them to the Claims Administrator for response. (Often times, unpopular decisions must be, and are made regarding people's claims. Let the claims administrator wear the "black hats" so the district can preserve its relations with its constituents.
- The Claims Administrator and the District are a team designed to help the district reduce its losses and keep the costs associated with any losses to a minimum.