

# RISK MANAGEMENT BULLETIN

## YOUR DUTIES IN THE EVENT OF A LOSS OR ACCIDENT

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### 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](mailto: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.**

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