

# Insurance Claims & Procedures Guide

## What to do in the event of Injury, Loss or Damage

### 1. Notification

If a customer or third party notifies you or you become aware of an incident in which someone has been injured or their property damaged, immediately advise the Manager and ensure an Incident Report is completed.

### 2. Inspection

Preserve the area of incident and ensure that no substances are cleaned or damaged items disposed of until a risk assessment has been undertaken and photographs taken if possible. Also ensure the area is barricaded whilst this process is underway to prevent any further risk to others.

### 3. DO NOT ADMIT LIABILITY

Sympathise with the customer but never admit guilt, responsibility, or make an offer or promise of payment for any claim or agree to settle any claim either verbally or in writing without the approval of the legal team at Racing Queensland.

### 4. CCTV Footage

If CCTV footage of the alleged incident is available, ensure it is recorded with approximately one hour of footage either side of the incident. If the incident is within the range of the CCTV camera but the footage does not actually capture an incident as alleged, this should still be recorded as it may be sufficient evidence to deny a claim. Arrangements can be made to view the footage at the Race Course but under no circumstances is CCTV footage to be released to any party without prior authorisation from Aon. If a customer, their legal representative or investigator requests a copy of CCTV footage, please direct them to Aon.

### 5. Slip Tests

If an injury is severe and relates to a slip and fall, we recommend conducting a slip test of the area immediately after the incident. Ensure the tester is NATA accredited and provides you with a clear explanation of the results.

### 6. Acknowledgement and Claim Review

Aon Claims will issue an acknowledgement letter to the claimant requesting they substantiate their claim. Once the claimant's supporting documentation has been received by Aon, an assessment of the customer's claim will be undertaken. During the assessment phase, Aon may require assistance from staff with circumstances surrounding the claim. Any photographs of the loss or damage, correspondence or dealings relevant to the claim are to be brought to the attention of the Aon Consultant as soon as possible.

### 7. Claim Settlement

Once the investigation is complete, Aon will make recommendations on liability, quantum and settlement. Once approval has been given and the customer accepts the offer of settlement, they will be required to sign a Deed of Release. Payments are sent to the customer direct. If a customer disagrees with any recommendation to settle their claim, they have a right to consider their legal options.

### 8. Aon Contact

If you or a customer have any questions related to Insurance or Claims, please contact your Aon Consultant:

**Email: [sarah.j.smith@aon.com](mailto:sarah.j.smith@aon.com)**

**Tel: (02) 9253 7925**

## Examples of Incidents

INCIDENT	WHY THIS MIGHT BECOME A CLAIM	WHAT TO DO...
Customer tripped on entry mat and suffered a cut on their hand	Injury as a result of possible mat defect or the mat had been curled and not rectified by staff in a timely manner	<ul style="list-style-type: none"><li>• Take photos of the mat as it is found as well as the customer's injuries</li><li>• Ensure there is no permanent defect to the mat requiring replacement</li><li>• Complete an Incident Report</li><li>• Check and record any CCTV footage</li><li>• DO NOT ADMIT LIABILITY OR OFFER COMPENSATION</li></ul>