

## Reporting Potential Major Liability Losses

In most instances having to do with insurance we report occurrences that we are certain will result in a claim or which we believe are likely to do so (e.g., an automobile accident involving a Bard-owned vehicle, especially when there is an injury).

**However, our insurance company has identified specific categories of serious incidents which we must report as soon as possible even if we have no reason to expect that any such occurrence might result in a claim:**

- 1) fatality;
- 2) major paralytic conditions such as paraplegia and quadriplegia;
- 3) second or third degree burns to 25% or more of the body;
- 4) amputation, permanent loss of use or permanent loss of sensation of a major extremity;
- 5) head or brain injuries resulting in coma, behavioral disorders, personality changes, seizures, aphasia or permanent disorientation;
- 6) loss of sight in one or both eyes or loss of hearing;
- 7) injury resulting in incontinence of bowel or bladder;
- 8) sexual molestation, sexual assault or rape;
- 9) bodily injury resulting from health care services provided in a clinic, infirmary, student health center, treatment room, or other similar facility that provides medical or health services to students or at other locations in the event of a medical emergency.

**Not reporting such incidents could void our insurance coverage should the incident later become a claim.**

Please make all potential incident reporters in your areas of responsibility aware of this requirement.

Incident reports should be made to Risk Manager **Jen Brown** (845-758-7166; [jbrown@bard.edu](mailto:jbrown@bard.edu)). She will consult with the VP Admin and our broker to determine whether an occurrence needs to be reported.

In her absence the incident should be reported to **Coleen Murphy Alexander** (845-758-7431; [murphy@bard.edu](mailto:murphy@bard.edu)).

If you are unable to reach either of them, contact one of our insurance brokers, **Paulette (Frankie) Cocoman** ([fcocoman@risk-strategies.com](mailto:fcocoman@risk-strategies.com)) or **Scott Kurzynski** ([skurzynski@risk-strategies.com](mailto:skurzynski@risk-strategies.com)). The phone number for both is 518-377-4904.

Thank you for your cooperation.