



Date: November 1, 2005

Attention: ASCIP Members

Subject: The ABC's of Handling Major Loss Events

As our roster of seasoned school and college administrators retire or leave the educational community, those who replace them may not yet have had to deal with or manage a major loss event within their organization. Eventually they will probably get their chance! ASCIP staff has assisted many members in handling major incidents and losses over the past decade and a few lessons have been learned. What applies to major losses may also be appropriate for smaller events depending on the circumstances of the individual incident. ASCIP recommends:

ALWAYS report the loss as soon as possible. If possible, call ASCIP while the fire is burning, the water is running, the police or paramedics are there, the news media is arriving. Timely notice should also be made when a report is received of a death, serious injury, illness, a criminal or civil matter. The faster ASCIP is made aware of the situation the faster assistance can be mobilized. Ideally, a report should always be made to both ASCIP and its Claims Administrators as soon as possible.

BE SURE that all students, employees, and site visitors are safe and accounted for at the earliest moment. Cooperate with the emergency responders in getting the situation under control. Once the situation is stabilized, attempt to minimize further loss or damage if safe to do so. Avoid disturbing the area as much as possible until all investigators including ASCIP's insurance adjusters or attorneys have finished with their inquiries. If the loss involves salvage operations such activity may need to be carefully planned with the adjuster to avoid injury or further loss. Remember not to discard or destroy any parts, pieces, materials, or clean up, sweep, alter or repair until all of the investigation work is completed and/or the claims adjuster authorizes such action.

CREATE an initial plan by which the affected site, employees, parents, pupils, and other concerned parties are managed and the incident area can be secured. ASCIP and its service providers can assist. It is important to quickly secure the area of the loss to prevent injury, control access by the news media, and to preserve evidence. Designate a single spokesperson through whom all information is released. ASCIP counsel can assist in creating such controls as the event unfolds.

Should any questions or concerns arise regarding loss reporting, incident management, or recovery, please feel free to give ASCIP a call at any time!