

Colorado Special Districts Property and Liability Pool

CLAIMS QUICK REFERENCE



General Questions

Email: info@cspdpool.org

Phone: 1-800-318-8870

To Report a Claim

Email: claims@cspdpool.org

Phone: 1-800-318-8870, ext. 1 for
Sedgwick's claims menu

LEGAL ISSUES

Pre-Loss Legal Services can help keep small issues from growing into serious legal troubles. Members with Public Entity Liability coverage are eligible for no-cost legal consultation services from our pre-selected panel of attorneys. This allows your districts to avoid making uninformed decisions that lead to costly legal actions. Coverage is subject to a limit of \$3,500 per occurrence or wrongful act and \$7,000 each coverage period.

HR Issues are among the most costly legal problems a special district can face. All members have access to HR Helpline, which includes access to attorneys specializing in HR issues. You can ask questions by email or by phone at no cost. In addition, members are eligible for up to ten hours of no-cost human resources consulting per year from CPS HR Consulting. After that, you can obtain their services at special rates.

Email info@csdpool.org to inquire about the services above, or call 1-800-318-8870, ext. 4.

LEGAL ISSUES

CRIME

After the discovery of a loss or a situation that may result in loss due to evidence or allegations of employee dishonesty or embezzlement:

1. Notify the CSD Pool by emailing **claims@csdpool.org** or calling 1-800-318-8870, ext. 1 to report via Sedgwick's claims menu
2. Notify local law enforcement authorities and appropriate district management, given the sensitivity of the issue
3. Cooperate fully in the investigation and settlement of any claim and produce all pertinent records for examination; Be sure to send in any additional information that becomes available after the initial notice is given
4. Additionally, cooperate with law enforcement in their investigation
5. Answer questions from the CSD Pool's insurance carriers, and provide a signed statement when requested

CRIME

LIABILITY

If your district receives a lawsuit or notification of damages under state or federal law, notice of a claim, demand from an attorney representing an injured party, or any similar document:

1. Go to **csdpool.org/claims** and complete the ***Property & Liability Loss Report***. To submit the claim by phone, call 1-800-318-8870, ext. 1 to report via Sedgwick's claims menu
2. If applicable, provide a full incident report with photos
3. Send the completed form and all relevant documents to **claims@csdpool.org**, if not reporting by phone. If you need assistance, please email **info@csdpool.org**

Tips

- Full incident report with relevant pictures should be documented by supervisor
- If you believe a claim may be coming but have not yet received any notice, please refer to the ***Legal Issues*** tab for additional information
- Never make any statement that admits fault, responsibility, or guilt on behalf of yourself or your district
- Keep a list of any known witnesses, and retain any defective products that may have contributed to the accident or claim

LIABILITY

CYBER

If your district has suffered or may have suffered a data compromise which affects your district, its constituents, or employees:

1. Access eRisk Hub® at **eriskhub.com/csdpool** to obtain an Incident Road Map and a list of qualified consultants to help you recover. If you do not have an account at eRisk Hub, you can set one up using the code **09746**
2. Review the Incident Road Map to outline the applicable steps required in your situation
3. Go to **csdpool.org/claims**, fill out the *Cyber Liability Claim Form* and *Cyber Liability Incident Report*, and email to **claims@csdpool.org**. To submit by phone, call 1-800-318-8870, ext. 1 to report via Sedgwick's claims menu
4. Partner with your IT staff or consultants to fill out the reports as necessary
5. Track and document all your expenses
6. After expenses are paid, submit them for reimbursement by emailing documents directly to your adjuster

Tips:

- Keep a list of any known witnesses and retain any defective products that may have contributed to the accident or claim
- Your web hosting company may be helpful in the investigation of the incident
- For assistance, alert us of an issue within the first 24 hours by emailing **pc@csdpool.org**

CYBER

POLLUTION

In the event of a new, sudden, and accidental pollution event from a premises scheduled under Property Coverage:

1. Take any and all reasonable steps to mitigate further damage or contamination to any affected property
2. Notify local, state or federal environmental authorities as required by law
3. Complete the **General Property & Liability Claim Form** at csdpool.org/claims.
4. Ask for help from Member Services at pc@csdpool.org
5. Email form to pc@csdpool.org and claims@csdpool.org
6. Inform the CSD Pool by calling 1-800-318-8870, ext. 2. We will help you report the claim to Aspen Specialty at EER@aspen-insurance.com

Tips:

- Never make any statement that admits fault, responsibility, or guilt
- Premises must be scheduled on property coverage forms to be covered
- Must be reported during the policy period and must be a newly discovered event
- Members with this coverage can use Emergency Response Hotline for assistance with response. To access this service, call 877-337-9936

Note: Additional guidance regarding chemical spills, gasoline spills, and hazardous materials is available in our **Emergency Response Procedures** flipbook. For more information, please visit csdpool.com/publicatons

POLLUTION

PROPERTY

After the discovery of a loss or a situation that may result in loss or damage:

1. Take photos to document the loss or damage to structures or their contents
2. Take reasonable steps to protect property from further damage by any cause (weather, broken pipes, fire, etc.), and set the damaged property aside for later examination
3. Keep detailed expense records for any emergency or temporary repairs
4. Notify the police if you believe that a law was broken (vandalism, sabotage, etc.)
5. Fill out the ***General Property & Liability Claim Form*** at **csdpool.org/claims**
6. Email the form to **claims@csdpool.org**. To submit by phone, call 1-800-318- 8870, ext. 1 to report via Sedgwick's claims menu

Tips:

- Provide a complete inventory of damaged and undamaged property including quantities, costs, values, and amount of loss claimed
- Permit the CSD Pool to inspect the property proving the loss or damage and examine relevant books and records
- Upon request, sign a sworn proof of loss form and return it to the CSD Pool

PROPERTY

EQUIPMENT BREAKDOWN

After the discovery of a loss or a situation that may result in loss or damage:

1. Photograph the damage, causes, and surrounding area
2. Take appropriate action to mitigate further damage and document all expenses
3. Go to csdpool.org/claims and fill out the *General Property & Liability Claim Form*
4. Email the form to claims@csdpool.org. To submit by phone, call 1-800-318- 8870, ext. 1 to report via Sedgwick's claims menu
5. Provide a description of how, when, and where the loss or damage occurred
6. Cooperate with the adjuster's investigation in any way requested. This may include the following:
 - Allow the CSD Pool reasonable time and opportunity to examine the property and premises before repairs are undertaken, while taking whatever measures are necessary to prevent further damage
 - Follow the CSD Pool's instructions regarding handling of damaged materials. Do not throw anything away unless instructed by your adjuster
 - Upon request, permit the CSD Pool to question district staff under oath about any matter relating to this claim or insurance, including the district's records and books, and provide a signed statement to that effect
 - Upon request, sign a sworn proof of loss form

EQUIPMENT BREAKDOWN

IDENTITY THEFT RECOVERY

Identity theft is a serious problem that has emerged over the last few decades resulting in millions of dollars lost annually. If you or one of your employees suffers an identity theft event, the CSD Pool can help.

This valuable benefit is available to the employees of CSD Pool members that participate in our Crime program. For more information, visit csdpool.org/services/additional/idr.

Who is eligible?

- All full-time, non-temporary employees
- All part-time, non-temporary employees
- Board members

What's covered?

(\$35,000 policy limit per covered employee)

- Most legal costs within limits
- Phone charges
- Postage and shipping fees
- Notary and filing fees
- Credit bureau reports
- Lost wages (up to \$5,000)
- Child and/or elder care (up to \$5,000)
- Mental health counseling (up to \$1,000)
- Other misc. expenses (up to \$1,000)

This coverage will not reimburse claimants for any money that has been stolen or fraudulently charged. These funds are normally recoverable from your bank or other financial institution. Refer to those companies for recovery information.

This coverage is effective upon discovery of an identity theft event, with a 60-day reporting requirement, so be sure to call as soon as you have learned of the incident.

Who to call:

For recovery assistance and counseling, please call 1-800-945-4617 Monday through Friday, 6:00 a.m. to 6:00 a.m. MT. Counselors are available to answer members' questions and discuss next steps such as expense reimbursement and case management services.

IDENTITY THEFT RECOVERY

AUTOMOBILE ACCIDENTS

If a district employee is involved in an automobile accident while on the job, they should follow the procedures below.

An abridged version of this information is available on our *Accident Reporting Brochure*, which should be kept in each vehicle. You can access your copy by scanning the QR code here.



1. If necessary, move your vehicle to the side of the road to prevent further damage or injury and place road warnings as needed per Colorado law
2. Call 911 immediately, even if there are no injuries; Repeat your request after five minutes if help has not yet arrived
3. Stay calm and be courteous; make no statement concerning the accident to anyone other than a police officer, and be sure to get his or her name and badge number
4. Secure and solicit the aid of witnesses at the scene. Get the information of any witness who will be of value to the adjuster in claims settlement
Tip: Use the *Accident Reporting Brochure* by the CSD Pool to record information
5. Obtain the names, addresses, driver's license numbers, and insurance information of drivers as well as names and addresses of passengers in the vehicles involved, especially when injuries have occurred. Use your phone camera to take photos of the accident scene and damages to vehicles
6. Take at least ten photographs from different angles of any damaged vehicles, structures, infrastructure, or objects; Include photographs of roadways, weather conditions, and traffic patterns
7. Before leaving the scene of the accident, check to determine if all factual information has been recorded
8. Report the accident to the police immediately or other authority as required by law
9. When you are safe and any injuries have been treated, report the claim by going to csdpool.org/claims and filling out the *General Property & Liability Claim Form*. Email the form to claims@csdpool.org. To submit by phone, call 1-800-318- 8870, ext. 1 to report via Sedgwick's claims menu
10. Email your claim form, *Accident Reporting Brochure*, and photos to claims@csdpool.org

AUTOMOBILE ACCIDENTS

WORKERS' COMPENSATION

If an employee suffers an injury while on the job:

1. The district should seek proper medical treatment including urgent care for any injured employee and if it is a life-threatening emergency, call 911
2. State law requires employers to designate four occupational preferred providers. There are a few exceptions to this regulation, especially for those in remote areas. Email **wc@csdpool.org** for more information. Once medical providers are selected we will provide you with a designated medical provider form
3. In non-emergency situations, the district should advise employees to use one of their Designated Medical Providers.
4. Go to **csdpool.org/claims** and fill out the forms listed below. Note that other paperwork may need to be completed in the future, as requested by the adjusters
 - Employer's First Report of Injury (**csdpool.org/claims**)
 - Medical Information Release Form (**csdpool.org/claims**)
 - Designated Medical Provider Form (Provided at renewal)
5. Email the forms to **claims@csdpool.org**. To submit by phone, call 1-800-318- 8870, ext. 1 to report via Sedgwick's claims menu
6. For Nurse Triage, call 800-318-8870, ext. 1 to access Sedgwick's claims menu. The operator can help complete the paperwork for you and your district will be sent claim information after the call

Tips

- The injured worker must follow up with a designated medical provider as soon as their condition allows
- For our free guide to managing Workers' Compensation costs before, during and after a claim, visit **csdpool.org/publications**
- Upon receiving the claim, Sedgwick will contact the district with a claim number

WORKERS' COMPENSATION

PHARMACY INFORMATION

The CSD Pool's Workers' Compensation First Fill Pharmacy benefit is provided through Optum. If an employee requires a prescription as a result of a workplace injury or has questions about this benefit, please call Optum at 1-866-599-5426 or visit [tmesys.com](https://www.tmesys.com). You may also contact your adjuster.

This information is also available at our website csdpool.org/claims.

What to tell the injured employee:

To have a prescription filled for a work-related injury or illness, go to an Optum network pharmacy. Give the information below to the pharmacist. The pharmacist will fill your prescription at no cost.

Finding an in-network pharmacy:

Optum network consists of approximately 60,000 pharmacies nationwide. If you are looking to isolate a particular area, visit Pharmacy Locator ([optum.com](https://www.optum.com)) or call 866-599-5426.

The pharmacy can also call Optum directly at 1-800-964-2531 to establish First Fill benefit eligibility.

The employee will need the following information:

Name of carrier and TPA

Colorado Special Districts Property and Liability Pool / Sedgwick

Employer's name

(full name of your district) Covered employee's name (name of injured employee)

Social Security Number

(injured employee's Social Security number)

Date of injury

(YYMMDD)

Prescription benefit information

RxBIN: 004261 (NDC) or 002538 (Envoy)

RxPCN: CAL (NDC) or Envoy Acct. # (Envoy)

Member ID

Use the date of injury followed by the Social Security number as expressed here:

YYMMDD123456789

What happens next?

If your injured employee's Workers' Compensation claim is accepted, they will receive a more permanent card in the mail. They should use that card for other prescriptions which are the result of this workplace injury or illness.

PHARMACY INFORMATION

CRISIS RESPONSE

Crisis Response coverage is included at no cost with Workers' Compensation. It provides resources for responding to the events outlined below.

Qualifying Domestic Crisis Events:

Any of the following events in which two (2) or more district employees have died

- Explosion or bombing
- Workplace violence
- Structural fire
- Arson
- Vehicular accident
- Tornado
- Flood
- Wildfire
- Earthquake

Qualifying International Crisis Events:

Any of the following in which employees abroad on district business need extraction due to these events

- Riots and political unrest
 - Hurricanes and typhoons
 - Tsunamis
 - Government collapse
1. In case of a qualified Crisis Event, contact the CSD Pool immediately at 1-800-318-8870, ext. 1 to access Sedgwick's claims menu. From there, select option 3. **Note: Claims must be reported within five (5) days of the qualifying event.**
 2. The CSD Pool will help you file your claim. Please note that you should also separately notify the CSD Pool of any work injury or deaths as indicated on the Workers' Compensation page of this booklet by calling 1-800-318-8870 or **wc@cspdpool.org**.

Once your claim is submitted, the CSD Pool will direct you toward resources to help your district cope with the impact of the event and will reimburse the district for the costs of the items listed below:

- Crisis management services
- Crisis response guidance
- Crisis communications (mass media, social media, etc.)
- Public relations
- Media management
- Psychological treatment
- Short-term counseling
- Extraction (International Crisis Events)

TRAINING AND PROGRAMS

These services are provided to CSD Pool members and can be helpful in preventing or recovering from any of the losses outlined in this book.

TRAINING

MEMBER TRAINING CENTER powered by TARGETSOLUTIONS

<http://www.csdpool.org/training>

Offers hundreds of courses to all Pool members free of charge.

WATER & WASTEWATER TRAINING CENTER powered by TARGETSOLUTIONS

<http://www.csdpool.org/training>

Our Training Center features 38 courses certified for water operators.

FIRE & EMS TRAINING powered by TARGETSOLUTIONS

<http://www.csdpool.org/targetsolutions>

An NFPA training and records management system for fire & EMS districts.

LOSS PREVENTION WORKSHOPS & WEBINARS

<http://csdpool.org/events>

Our workshops are held all over the state and online

TRAINING CREDIT PROGRAMS

<http://www.csdpool.org/training/credit>

Save up to 10% on Liability coverage when your team meets training goals.

SAFETY AND LOSS PREVENTION

CSD POOL HR HELPLINE powered by ENQUIRON

<http://login.enquiron.com/csd>

Find free templates, policies, and access to attorneys for HR consultations.

SAFETY & LOSS PREVENTION GRANT PROGRAM

<http://www.csdpool.org/services/grants/safetygrants>

Eligible members can request up to 50% reimbursement on safety purchases.

SKIDTRUCK DRIVER TRAINING

<http://www.csdpool.org/safety/SKIDTRUCK>

Discounts offered exclusively to Pool members on training

ERISK HUB® powered by NETDILIGENCE

<http://www.csdpool.org/services/cyber>

Contains step-by-step road maps and guidance for cyber attacks.

PUBLICATIONS

THE RISK MANAGEMENT REVIEW

<http://news.csdpool.org>

Our quarterly magazine focuses on issues specific to special districts in Colorado.

DRAIN FACTS

<http://www.coveryourflush.com>

A public service campaign educating the public on sewer backup issues.

EMERGENCY RESPONSE PROCEDURES FLIP BOOK

<http://www.csdpool.org/publications>

Offers tips on responding to emergencies ranging from fires to floods.

EMAIL NEWSLETTER

<http://www.csdpool.org/subscribe>

Join our mailing list and receive updates on services, training and more.

TRAINING AND PROGRAMS

