

Procedures after an Incident

- **Please do not discuss or admit to responsibility as this could compromise our position**
- Arrange for **medical attention** immediately if required.
- Trainer or club executive member on site, if available, to **take control of incident** (*This will be the contact person for the Adjuster, and that individual will be responsible for the gathering of information*)
- If few people are present and no club executive, attempt to make contact. Remind them to bring a camera and paper and pen if needed as well as an Incident Report form if there are none at the field, to assist in obtaining the necessary information.
- If an INJURY is involved and it is after MAAC office hours (Mon – Fri 8:00am – 4:30pm EST), our Crawford & Co. adjusters are to be notified immediately and directly by calling their 24/7 Claims Alert number at 1-888-224-5677. Do not use this number if there is just property damage or if a member has injured himself only.
- Notify the Zone Director of the incident.
- Take **photographs** of where the incident happened, as the scene existed at the time of the incident, and/or of the property damage/injury caused.
- **Remove any potential hazards** from the scene, *after being photographed*, to prevent further incidents. All components of the aircraft that caused the damage and the transmitter must be kept for the adjusters inspection, do not throw away or attempt to repair parts.
- Obtain information on injured party, or party who sustained the property damage – i.e.
 - Name
 - Address
 - Phone # and or Person to contact
 - Their version of what happened.
- An executive of the club where the incident occurred is to fill out an Executive Incident Report (on MAAC website).
- Obtain names, addresses, and phone #'s of all witnesses and their relationship to claimant, if any.
- Have **members** witnessing the incident fill out an Incident Witness Report (on MAAC website) with all details of what they saw.
- Complete the INCIDENT REPORT FORM on the MAAC website. It can be completed “on line” or can be “faxed” to MAAC Headquarters (fax #905-632-3304). **The office will confirm membership status of club/member(s) involved.**
- A \$500 deductible is payable to MAAC by the member/MAAC Club involved in the incident. MAAC Club portion is \$250 and member pays the other \$250. The MAAC Club is responsible for paying the entire \$500 to MAAC by cheque as quickly as possible and may be paid by credit card when faxing the drawing portion of the incident form to headquarters. Member/Club deductible payments are accepted by MAAC on a “without prejudice” basis pending completion of the investigation.

- **Once the incident has been reported to the Insurance Company, no further contact or discussions should be held with the claimant. Refer them to MAAC or the Adjuster only.** Our adjuster “Crawford & Co. (Canada) Inc.” will contact the modeller and the claimant(s).
- If litigation follows, contact the MAAC Head Office immediately for instructions and
- Advise the following means of service: Type of service – i.e. bailiff, registered mail, or regular mail and the **Date and Time** on which it was served.

Note: The above gives an outline of what to do when an incident occurs. All incidents should be reported whether a claim results or not. Only by examining what we do can we improve the safety of the hobby. We can only learn from our experiences so help others to learn and let us know what is happening out there.