

Care Providers Insurance Services brings you...

Real Life Claims

And how to avoid them!

Claims Involving the Safety of Clients: (This Loss Should Have Been Prevented!)

Preventable Errors Lead to Big Losses

A Community Action Center was transporting a 60 year old client who was in a wheelchair. As the driver was exiting the parking lot, he was forced to slam on the brakes as another vehicle ran a red light. As a result, the client fell from his wheelchair because the lap belt was not secured. The client sustained injuries to his right knee, toe and heel. The client who had a history of diabetes was treated in the ER and sent home. Later he developed black spots and soreness in the right foot. The client underwent skin grafts and subsequently developed gangrene. This condition worsened to the point in which two months after the accident the client required a below the knee amputation of the right leg.

Following this accident, the driver stated that he secured the wheelchair in the van but failed to check if the lap belt was secure. This error led to the chain of events which resulted in a client's leg amputation. **This preventable error resulted in a settlement in excess of \$250,000.**

An Ounce of Prevention

The above claim could have been prevented if the driver followed proper procedure to check all belts and harnesses when loading the client for transportation. Driver training is not a one time event. Ongoing reinforcement of driver procedures can help drive home the message that procedures need to be followed on each and every transport. Just one slip up can lead to a severe injury and a large claim on your loss history.

Driver training and safety of your clients should be a priority of the Executive Director. If top management cares, then everyone will care. The employees must also understand that there are consequences for not following procedures. Establish a firm disciplinary system which includes warnings and even termination if there are multiple incidents.

**Losses like these can be prevented if your entire organization
embraces proper safety procedures.**



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