


CityHousing Hamilton Corporation			
	01	Administration	DATE APPROVED:
SECTION	04	File Management and Reporting	UPDATED ON:
POLICY	03	Incident Reporting - Insurance	INTERNAL POLICY
1.0 POLICY STATEMENT AND PURPOSE			
CityHousing Hamilton (CHH) is responsible to ensure the safety and well-being of its residents at its properties under the Occupier’s Liability Act. CHH carries insurance policies, or is self-insured for third party claims such as personal injuries and for damage, destruction or theft of CHH physical assets.			
2.0 SCOPE			
The policy will provide guidance to CHH Staff persons reporting incidents to ensure complete and consistent reporting of all incidents that could result in claims including those involving damage, destruction and theft of physical assets or to the general public by CHH.			
3.0 POLICY			
Any incidents that occur or are reported, an Incident Reporting Form (Form) must be completed within 48 hours and forwarded to the appropriate Property Manager (PM). Slip and fall due to snow and/or ice will be investigated. Any incident related to elevator safety, refer to the Technical Standards & Safety Authority’s Directors Guideline for Incident Reporting for Elevator Devices. These types of incidents must be reported by telephone immediately and a report must be completed by the contractor responsible for maintenance of the elevator within 24hrs or when the incident is first made aware of. The Form must be completed and in accordance with section 4.0 of this policy. Record keeping and retention is done in accordance with the <i>Municipal Freedom and Protection of Privacy Act</i> (MFIPPA), where confidentiality will be maintained throughout the entire course of the incident reporting process. Incidents related to Contractor negligence must be forwards to the Operations Administrative Assistant to log and where the Contractor Deficiency policy must be followed.			
4.0 PROCEDURE - INCIDENT RELATED TO A RESIDENT			
When an incident is reported to CHH related to a resident the steps below should be followed: 1. The PM should be notified of the incident;			

2. The PM investigates and collects any documentation related to the incident, including photos, and is required to complete the Form and forward it to the Operations Administrative Assistant;
3. The Operations Administrative Assistant is required to make a copy of the Form with the supporting documentation and forward the original Form to CHH’s insurance company. An incident log and documentation form must be kept and maintained by the Operations Administrative Assistant;
4. Should a statement of claim be received by CHH, it must be forwarded to the Operations Administrative Assistant, who would then forward the documentation to CHH’s insurance company;
5. The PM is responsible for contacting the Contractor to provide notice of the incident. The Contractor must provide documentation to the PM to demonstrate how the issue is mitigated within 5 business days. Documentation should include the date, time, what was completed to mitigate the issues and the weather during the time of the incident.

If the incident being reported involves a services disruption (flood, fire, etc.) and is over \$25,000 the insurance company will remediate the emergency (cleans up and rebuild). If the damage is under \$25,000 CHH will follow the SORs.

5.0 RESPONSIBILITY

It is the responsibility of the Manager of Operations to ensure all appropriate staff are trained on this policy.

6.0 DEFINITIONS

Contractor: means the person or corporation whose tender has been accepted by the owner, and who is deemed to have entered into the contract with the owner.

Municipal Freedom of Information and Protection of Privacy Act, 1990: legislation that governs the collection of personal information about individuals by municipal governments, including libraries, and how the information must be protected from inappropriate access or disclosure.

Occupier’s Liability Act, 1990: The Act defines an “occupier” of premises as a person or organization who either is in physical possession of premises or has responsibility for and control over the condition of the premises, the activities carried on there, or the entry of persons onto the premises. The Act outlines the occupier’s duty to ensure that persons entering the premises are reasonably safe while on the premises, unless the risks are willingly assumed. If risks are willingly assumed, the occupier still has a duty to take all reasonable precautions not to cause a situation of potential harm to the person or their property.

7.0 LEGISLATIVE REQUIREMENTS

- *Municipal Freedom of Information and Protection of Privacy Act, 1990*
- *Occupier’s Liability Act, 1990*

8.0 REFERENCES AND RELATED POLICIES

- Formal Quotations Policy (\$10,001 - \$99,999)

9.0 ATTACHMENTS

- [Incident Reporting Form](#)

10.0 RATIONAL FOR CHANGE
N/A