



Product
Information
Sheet

Fights on Premises

When a fight breaks out on your premises and injuries ensue, a claim or claims may be presented. While you may know right away that there has been an injury, just as frequently you may not find out until you receive a letter from a lawyer or are served with a Statement of Claim.

For this reason it is crucial that you maintain good records and documentation whenever an incident is reported and the following suggestions will help your insurer if a claim is presented:

At the time of the incident:

- First things first, assess need for ambulance or police and call if required.
- Charge one staff member to:
 - gather information and complete accident report
 - Secure any surveillance video
 - Secure names and contact details of witnesses or those involved in the fight.
 - If possible determine how much alcohol consumed by those involved in fight (till receipts, visa slips etc.)

Defending a claim starts long before the accident:

- Staff should be specifically assigned to conduct a regular walk through of the premises to check for signs of aggressive behavior.
- Ensure Security Staff to patron ratio appropriate.
- If signs trouble brewing provide warning and escort participants out.
- Ensure potential combatants leave through separate doors or at appropriate intervals
- Keep a log of incidents and warnings.
- Advise new employees of management expectation that all staff should keep their eyes and ears open for signs that fight might be brewing.

Helping your adjuster:

- Make time to meet and provide access to premises
- Provide listing of staff and their contacts
- Provide records and information promptly when requested

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