



# Incident Reporting and Crisis Management

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# ***Crisis Management***

## **Overview**

A crisis is considered any unstable or crucial time or event that disrupts and changes normal business operations.

- Natural – Weather Conditions
- Man-Made – Fire, Explosion, Chemical
- Intentional – Crime, Sabotage, Riot, Civil Disturbance

# *Crisis Management*

**Be Prepared:  
Develop a plan!**

## **Key Elements for your Crisis Management plan**

# ***Crisis Management – Key Elements***

1. A Management Policy Statement should be developed.
2. Management should appoint a Plan Coordinator and a Business Management Team made up of key personnel to handle all crisis situations and directly communicate with key departments.
3. The Team should be knowledgeable of all aspects of business operations.
4. Complete a risk assessment throughout all departments of the total company and identify all potential risks and exposures. Emphasis should be placed on preparation for those hazards with the greatest potential and consequences.
5. Develop, in conjunction with local authorities, an emergency evacuation and response procedure.
6. Develop the emergency plan into written procedures. The emergency plan must state the objectives, highlight emergency response activities, personnel responsibilities and duties prior to, during and after the event.

# ***Crisis Management – Key Elements***

7. Develop plans for all clients to fit their individual needs. Response plans should be coordinated with the applicable government agencies.
8. Develop an emergency communication notification system.
9. Develop procedures for after-hours and bad weather.
10. Establish an emergency center where personnel can assemble and manage the crisis according to plan.
11. Once the written plan is developed, implementation and training should be immediate and company wide.
12. Ensure the emergency plan is tested and that it works. Complete emergency drills, audit and revise as necessary.
13. Assess and photograph all damages; contact your insurance agent immediately after loss has occurred. Secure and identify all damaged areas and make temporary repairs where necessary to prevent further damage and/or injury. Contact inspectors, suppliers and contractors for potential service

# ***Crisis Management***

**Safety includes a safe response by responders.**

**Don't place yourself in danger.  
Don't escalate a situation.**

## **Examples:**

Security guard gives chase to stop a bike theft

Work camper pulls firearm

UTV spins wheels in gravel lot

# Incident Report

## After the Crisis

- Write it down
- Get witness statements
- Photograph the scene
- Preserve documents and footage
- Promptly notify your insurer



Fax to: 866-465-2797

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### Incident Report Form

INSURED NAME:		
Primary Contact:		
Phone Numbers:		
Work:	Cell:	Home:
E-mail:		
State:	Policy #	

INFORMATION ABOUT PERSON INVOLVED IN THE INCIDENT		
Full Name:	Registered Guest: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Parent's Name if minor:		
Home Address:		
Phone Numbers:		
Home:	Cell:	Work:
E-mail:		

INFORMATION ABOUT THE INCIDENT		
Date of Incident:	Time:	Police Notified: Yes <input type="checkbox"/> No <input type="checkbox"/>
Location of Incident:		
<b>Description of Incident:</b> (what happened, how it happened, factors leading to the event, etc.) Be as specific as possible (attach additional sheets if necessary)		



# OTHER NOTES

Carriers who used to write campground and no longer do:

- Evergreen
- Westco
- Nationwide
- Markel
- Farmers
- State Farm
- Liberty Mutual
- Gulf
- CGU
- CU
- Union
- Standard/United Fire
- Frontier
- Travelers
- Alliance
- Star Net
- Gotham
- Penn America
- And many more!

# ***OTHER NOTES***

Current Global Insurance Market

Carriers in RV/Campground Market

Historical carriers in RV/Campground Market

Claims History

Location, Location, Location

## **Insurance Forecast: 2022 and Beyond**

# Thank You!

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 **Leavitt Recreation  
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*A Leavitt Group Insurance Agency*

