



Standard Operating Procedure:

Incident Reporting & Claim Management

Effective Date: 1/1/2020 | Revised 1/15/2020

Purpose:

An incident report is a form that is completed and submitted to record details of an event that occurs at the property, which results in damage to the property or injury to a person, or damage to the tenant's or tenant's guest's property as a result of the condition of the property. The purpose of the incident report is to document the exact details of the occurrence while they are fresh in the minds of those who either witnessed or responded to the event. This information is a vital part of DOC's risk management protocol to prioritize and dispatch the appropriate resources.

The report must be filled out as soon as reasonably (after the situation has been stabilized) possible following the incident, but not more than 24 hours from the incident.

There are **two** types of loss claims – property and casualty, each with its own individual incident report form:

- Property loss claims involve the loss or damage of property through a weather event, accident or theft. The same incident report is used for all property claims, whether it's a first-party claim (between DOC and the insured) or a third-party (someone else is liable for the claim, not DOC) claim.
- Casualty claims involve bodily injury.

Responsible Parties:

The Facility Management Partner (FMP/PM), DOC Property Managers (PM), Regional Asset Manager (RAM), DOC's Risk Management team, DOC's VP- Construction, and DOC insurance agent and policy carriers.

Procedure:

PROPERTY LOSS CLAIMS

Reporting a Property Loss/Claim

1. Immediately following an incident, the FMP/PM fills out the Property Claim Reporting Form (DOC Spot). Attach or forward when available any tenant generated incident report form.
2. The FMP/PM takes enough photos of the area to most accurately memorialize damage or site conditions and confirms/**preserves**: 1.) any video footage from surveillance cameras, witness cell phones or other recording devices and 2.) all damaged building materials, tenant equipment, or third-party damaged items.

3. The completed forms, photos and video, if available, are emailed to propertyclaims@docreit.com with a copy/cc sent to the RAM **AND** Dave Domres, VP- Construction, to dgd@docreit.com.
 - a. **The RAM and VP-Construction must be copied in the initial incident report and all correspondence/communications with the insurance company and adjuster, thereafter as applicable.**
 - b. **Retain, label and inventory any and all damaged property.**
4. The insurance company will assign a claim number and an adjuster who then contacts the person who submitted the report generally within 24-48 hours to discuss next steps and arrange a site inspection, if needed.
5. The FMP/PM follows up with the assigned adjuster, RAM and VP- Construction within 72 hours of filing the incident report with results or updates on any damage to the property or building system that was resolved or investigated.
6. The FMP/PM informs the Property Accountant (PA) by email of the claim information to alert them of:
 - a. Related expenses to the claim
 - b. Receipt of payments from DOC's insurance carrier or another carrier
 - c. Allocation and bill back of the claims deductible to the building operating expenses.

Steps after a Property Loss

1. It is the FMP/PM's responsibility to immediately secure the property to prevent further damage.

**FMP/PMs are authorized to immediately address emergency situations and notify key contacts, including calling the dedicated DOC national emergency response company if the scope is greater than local-based maintenance teams, etc. are able to provide.*
2. Inform the affected tenants to put *their* insurance on notice of the event!
3. The FMP/PM is the primary local contact with the claim's adjuster.
4. The FMP/PM reviews the scope of damage and makes a recommendation on next steps to the VP- Construction. VP-Construction will remain the primary point of contact for DOC, with the RAM copied on communication as applicable.
5. The insurance adjuster will confirm coverage and report to the FMP/PM and VP- Construction what is or is not covered by the policy.
6. FMP/PM obtains restoration/repair pricing and submits to VP- Construction for discussion with adjuster. Final approval of scope and price is completed by the VP- Construction.
 - a. All authorizations to proceed with the work shall be written only utilizing DOC forms. DO NOT sign any vendor authorizations, proposals or contracts.
7. The insurance adjuster will confirm all partial and final claim settlement amounts with VP – Construction and coordinate payment processing as applicable, which are sent directly to the DOC corporate office. FMP/PM informs the PA of any incoming insurance payments.
 - a. All vendor invoices which are submitted for payment as a result of a insurance claim should be forwarded to vendors@docreit.com with a copy to dgd@docreit.com.
 - i. Label each invoice with the following:
 1. Yardi property number
 2. Account Code; 210-0038
 3. Insurance company claim number
 - b. The current vendor information must accompany the initial payment if the vendor is not a DOC approved vendor (Reference: New Vendor Set-Up).

8. Once the investigation is completed and payments are made (if applicable), the insurance company will send a closure letter for the claim. FMP/Property Manager & RAM will notify the PA about the close of the claim so final accounting functions can be performed. To the extent permitted in the lease(s) for the property, deductibles and shortfalls in insurance proceeds are charged to the property as an operating expense.
9. DOC will periodically follow up with the status of all claims.

CASUALTY LOSS CLAIMS

Reporting a Casualty Loss

1. Immediately following an incident, the FMP/PM fills out the 3rd Party Incident Report Form (DOC Spot) and assists in completion of the Guest Injury Form, if possible.
 - a. Attach or forward when available any tenant generated incident report form.
2. The FMP/PM takes enough photos of the incident area to most accurately memorialize damage to the area where an injury occurred before any changes are made to the area and confirms/preserves any video footage from surveillance cameras.
3. The completed forms, photos and video, if available, are emailed to ClaimsFNOLbackup@cna.com with a copy/cc sent to the RAM **AND** Dave Domres, VP-Construction, to dgd@docreit.com.
 - a. **The RAM and VP-Construction must be copied in the initial incident report and all correspondence/communications with the insurance company and adjuster, thereafter as applicable.**
4. The insurance company will assign a claim number and assigns an adjuster who then follows up with the FMP/PM and VP- Construction generally within 24-48 hours to discuss next steps.
5. Refer all requests for information from any person or entity other than DOC's insurance carrier and the adjuster assigned to the claim by DOC's insurance carrier to VP – Construction.

Steps after a Casualty Loss

1. It is the FMP/PM's responsibility to immediately secure the property and notify key contacts.
2. The FMP/PM is the primary contact with the claim's adjuster.
3. The FMP/PM gathers all witness contact information. This information should be included with the initial incident report or, if received later, sent to the adjuster.
4. The insurance company handles the investigation; sending the completed incident report as quickly as possible insures a more timely investigation of the event. Note – it may not always be possible to have both forms filled out, which is OK as long as the person with the most knowledge about the incident fills out the incident report form. At this point, the incident is handled directly by the adjuster. Understand, however, there may be times when the adjuster will reach out again to the FMP/PM or DOC directly in the event there is more information needed or litigation commences.
5. Final settlement is approved by DOC's SVP- General Counsel.

Special Notes:

- Other Tips for Filing Claims
 - Never respond to any requests for information or comment from the media. Refer all media requests to VP – Construction.
 - Never respond to any requests for information from any person or entity, except DOC’s insurance company representative or other party authorized by DOC’s insurance company or SVP – General counsel.
 - Do not delay in reporting the incident; all incident report forms must be filed within 24 hours.
 - Where applicable, review the lease and become familiar with maintenance responsibilities and insurance requirements contained within the lease.
 - Don’t feel as though you need to perform a full investigation; that is the job of the adjuster.
 - Communicate clearly.
 - Set expectations, and hold people accountable.
 - Insurance company representatives, adjusters and consultants can request and recommend, but they cannot dictate what you do or make final decisions on behalf of DOC.
 - FMP/PM should work with the PA to determine how to code claims-related invoices and about insurance proceeds receipt and timing. The PA should confirm receipt of insurance proceeds with the FMP/PM and Risk Management team.
 - Deductibles are billed back to the property as an operating expense where permitted by the lease(s).
 - Be sure to complete the restoration and rebuild process in accordance with DOC’s “Green Construction and Waste Management Policy”. See the DOC Spot or Ryan Yetzer for more details. Document, document, document!
 - When in doubt, report the claim.

- For your reference, a sample of a thoroughly completed 3rd Party Incident Report form is saved in DOC Spot.