



**FEDERATED RURAL ELECTRIC  
INSURANCE EXCHANGE**

## **BASIC STEPS FOR HANDLING AN EMPLOYEE'S SERIOUS INJURY OR DEATH**

### **Steps to Prepare**

- ✓ Annually inspect accident investigation kit
- ✓ Annually update each employee's emergency contact information
- ✓ Annually review the procedures for handling the serious injury or death of an employee with all individuals likely to be involved, including assignment of spokesperson
- ✓ Discuss with local emergency responders who at the cooperative should be notified and how

### **Steps to Take in Case of an Employee's **Serious Injury****



#### **IMMEDIATELY:**

- Call 911 to notify emergency responders
- Contact GM/CEO, direct supervisor and Human Resources
- In person, notify employee's spouse or emergency contact
- Have as much factual information (location/phone numbers) available as possible
- Provide transportation for family member(s) to hospital. Have a cell phone available for use during the trip. Have hospital phone number available
- Request a thorough accident investigation be conducted
- Report injury to appropriate representative of workers' compensation carrier
- Request drug/alcohol testing of injured employee (if the driver)
- Appoint spokesperson to handle all inquiries regarding employee's injury



#### **AS SOON AS POSSIBLE:**

- Notify employees, board members, attorney, union representative and statewide organization; call Federated ASAP **(800) 356-8360**
- Contact EAP provider
- Contact DOT if required (vehicle accident)
- Contact OSHA if required
- Send First Report of Injury to workers' compensation insurance carrier
- Begin monitoring employees for signs of delayed trauma or blame and provide any needed resources
- Provide family with needed assistance and support
- Preserve all applicable records and physical evidence from accident scene
- Get injured employee back to work ASAP (implement modified work if available)



#### **ADDITIONAL STEPS TO CONSIDER:**

- Appoint a spokesperson (GM/CEO or attorney)
- Issue press release (reviewed by attorney, GM, HR and safety personnel)
- Make post-trauma counseling available to employees the day after the accident
- Determine who from the cooperative should officially visit the injured employee and if the cooperative's attorney should be present
- File for disability insurance

## Steps to Prepare

- ✓ Annually inspect accident investigation kit
- ✓ Annually update each employee's emergency contact information
- ✓ Annually review the procedures for handling the serious injury or death of an employee with all individuals likely to be involved, including assignment of spokesperson
- ✓ Discuss with local emergency responders who at the cooperative should be notified and how

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## Steps to Take in Case of an Employee's Death



### IMMEDIATELY:

- Call 911 to notify emergency responders
- Contact GM/CEO, direct supervisor and Human Resources
- In person, notify employee's spouse or emergency contact
- Have as much factual information (location/phone numbers) available as possible
- Provide transportation for family member(s) to hospital or other location. Have a cell phone available
- Request a thorough accident investigation be conducted
- Notify appropriate insurance carriers (workers' compensation, property and casualty, life, etc.)
- Request drug/alcohol testing of deceased employee
- Appoint spokesperson to handle all inquiries regarding employee's death



### AS SOON AS POSSIBLE:

- Notify employees, board members, attorney, union representative and statewide organization; call Federated ASAP **(800) 356-8360**
- Notify OSHA within 8 hours
- Contact DOT if necessary
- Determine how to conduct business during funeral and who from cooperative will attend (Review funeral leave policy)
- Notify EAP provider
- Begin monitoring employees for signs of delayed trauma or blame and provide any resources as needed
- Provide family with needed assistance and support
- Check with family - send flowers/plant for funeral or memorial or make a donation to designated charity
- Mail letter of condolence to family
- Request employee's final pay check and final expense check
- Send COBRA notification
- Assist family in getting all entitled benefits
- Preserve all applicable records and physical evidence from accident scene
- Reroute phone calls, change voicemail message, update computer and security codes, collect office keys, phones, iPad, etc.
- Remove employee from co-op directory if on co-op website
- When appropriate, assist family in cleaning out employee's desk, locker, company vehicle, etc.



### ADDITIONAL STEPS TO CONSIDER:

- Appoint a spokesperson (GM/CEO or attorney)
- Issue press release (reviewed by attorney, GM, HR and safety personnel)
- Make grief counseling available to employees the day after the accident and following the funeral
- Schedule a remembrance during the next annual meeting