

## Free Risk Management Hotline For Hospitality Risks

Totten Insurance Group is pleased to provide a risk management Hotline for commercial host establishments at 1-855-891-5258.

The most difficult claims to defend are those that are reported to your insurer years after the incident has occurred. Employees in the hospitality business frequently change employers. Over time, witnesses are difficult to find and memories fade. You may become aware of a possible claim (i.e. read about an accident the following day involving a patron, or hear from other patrons about a “regular” patron being in an accident) and yet you may fail to report such incident to your broker. By not reporting an incident or potential claim, no steps can be undertaken to preserve key evidence such as videotapes, incident logs ad sales records immediately following an incident.

Lawyers will be made available to “man the Hotline” so that you can get advice immediately. The goal of the Hotline is to provide advice to you as soon as possible following an incident to ensure that all key evidence is preserved..... and best of all, this service is FREE!

When should you call the Hotline? In circumstances such as when:

1. *“A patron was ejected from my establishment this evening and was injured. What steps do I need to take now to protect my establishment if the patron sues?”*
2. *“The RCMP have arrived at my establishment wanting to take statements from my employees. Do they have to provide statements?”*
3. *“An investigator on behalf of ICBC has come to my establishment and says that someone was injured after leaving my establishment intoxicated. What information do I have to provide?”*
4. *“I’ve heard a rumour that my establishment is gong to be sued. What can I do?”*
5. *“A patron has slipped and fallen at my establishment. I have an incident report and statements from my employees. How long do I need to keep this information?”*
6. *“Do I need to preserve all video surveillance of any incident or patron involved in an altercation, ejection or apparent over-service?”*

The lawyers at Dolden Wallace Folick LLP  
will answer your questions  
at **1-855-891-5258**