

Incidents and accidents are going to happen no matter how hard we work to ensure that our equipment, our midways or our parks are safe for our customers and employees. It is how we respond to these incidents and accidents that make all the difference in the world. McGowan Allied is your *Partner in Protecting Fun* and as such, we are here to guide you through the process of reporting and managing incidents, accidents and claims. For your convenience we have partnered with Sedgwick for the management of all of our clients claims activities.

**If you are insured by T.H.E. Insurance Company:**  
**Phone: (844) 749-5796 | Email: [9300THEClaims@Sedgwick.com](mailto:9300THEClaims@Sedgwick.com)**

**If you are insured by Everest:**  
**Phone: (800) 267-1676 | Email: [5201EverestNational@Sedgwick.com](mailto:5201EverestNational@Sedgwick.com)**

### **What is an incident?**

An incident is any event that has or may result in property damage or bodily injury. Not all incidents may result in an actual claim, however, *all incidents should be reported to the appropriate contact above.*

### **What do I need to do in the event of an incident?**

All incidents need to be reported to Sedgwick Claims as soon as practicable within 24 hours of the incident. Incidents should be reported using the McGowan Allied Specialty Insurance Incident Reporting form found in this Claim Kit, or on our website at [www.mcgowanallied.com/contact-us/claims](http://www.mcgowanallied.com/contact-us/claims).

### **What will McGowan Allied do with the incident reports you submit?**

McGowan Allied will review all incident reports and determine whether they warrant the initiation of an actual claim. If so, the report along with any other supporting documentation will be provided to the insurance carrier for formal claim management. Those incidents that do not warrant claim reporting will be filed as "Incident Only" events and kept in the McGowan Allied Claim Unit and monitored for future development. McGowan Allied will not initiate any claimant contact on "Incident Only" claims.

**Any loss involving a CLAIM EMERGENCY should be reported by phone immediately.**

### **What constitutes a Claim Emergency? Any incident resulting in:**

Fatality	Rape/Sexual Assault
Dismemberment	Fractures
Quadriplegia/ Paraplegia	Injuries involving multiple parties in the same accident
Head Trauma	Significant property damage
Severe Burns	Medical transport of injured party