

Any matter which has required a notification to your regulatory authority, or has led to a complaint or demand for compensation, must be reported to Guild Insurance. Not only is this a requirement of your policy but it will also allow us to provide you with support and advise you of the next steps to take.

It is also a requirement of your policy with Guild Insurance that you notify us as soon as you're aware of an incident which may lead to a claim being made against you. It's also important to understand that you won't be penalised with an increase in premium for simply notifying us of an incident that may lead to a claim.

Steps to take when an incident occurs:

> Be sure the most appropriate person deals with the situation, such as by providing first aid.

- Create an incident report as soon as you're aware of the incident. This information needs to be clear, detailed and stored securely.
- > Where required, notify your regulatory authority.
- > If dealing with a complainant directly:
 - Remain calm and sympathetic.
 Regardless of whether you agree with them, give them time to express their feelings and concerns.
 - Express regret and apologise for the harm or suffering being experienced without admitting liability or blaming someone else for the incident.
 - Do not offer any compensation.
 - Do not mention your insurance, simply let them know you'll investigate the matter and get back to them.

- Do not provide them with your insurance details
- > If the complaint has come to you in writing, do not reply without seeking advice from Guild Insurance.
- If an investigative authority is seeking information relating to a child who attends your centre, contact Guild Insurance so advice can be provided regarding how to respond to this type of request.
- Remain in constant communication with Guild Insurance where there is new information relating to the matter.



Better through experience.

