



## Irish Underwater Council Reporting of incidents and Accidents

Form No.:	CFT/IUC 305a
Issue No.:	3.2
Dated:	01-Nov-2019

### Introduction

This procedure replaces all previous directions regarding accident and incident reporting.

**An Incident** is an event where personal injury, medical treatment or damage to property did not occur but were narrowly avoided. Reporting of incidents will assist CFT/IUC in determining any shortfall in training or member behaviour that can be modified to prevent future occurrences.

**An Accident** is an event where there is personal injury or damage to any property.

The purpose of this procedure is to ensure that CFT/IUC, as a company, acts in a duly diligent way and protects its members adequately.

The CFT/IUC insurance is third party, legal indemnity insurance. This means that claims against individual members or clubs are covered where there is a legal liability as a result of proven negligence.

As CFT/IUC is the insured party, each member has an obligation to inform CFT/IUC as soon as practical of any event that might precipitate a claim of any sort. In the event that CFT/IUC has not been informed within seven days of the occurrence of such an event, all liability will rest on the members involved in the event.

Members are only insured for scuba activities after their records in Go Membership are fully completed for the current calendar year:

1. Subscription paid in full to CFT/IUC
2. Water Fitness Test successfully completed
3. Fitness to Dive process completed
4. Medical Assessment completed

### Procedure

An accident or incident report must be sent in as soon as possible after the event. The report using Form 305 should be sent no later than seven days after the event. This form should be sent to the following email address: [incidents@diving.ie](mailto:incidents@diving.ie) or in hard copy to head office.

This email address redirects the email to CFT/IUC head office, the NDO and the Incidents Officer. The club DO and RDO should also be notified of the accident, however details included in the form can remain confidential.

Head Office will then notify the relevant parties and collate any necessary records. Head Office (via [incidents@diving.ie](mailto:incidents@diving.ie)) is the first and only appropriate point of contact. All communication to any party regarding an accident, other than the Gardaí investigating the occurrence, will be carried out by CFT/IUC or the Insurers.



## Irish Underwater Council Reporting of incidents and Accidents

Form No.:	CFT/IUC 305a
Issue No.:	3.2
Dated:	01-Nov-2019

### Unreported Accidents

If an accident is believed to have occurred but CFT/IUC has not been notified within seven days, a letter will be sent to the club DO requesting details and including this procedure. It is a condition of CFT/IUC insurance that all members, having knowledge, of an accident, regardless of whether such member was involved or not, must ensure that Head Office has been advised of same as soon as possible by contacting head office by telephone or email ([incidents@diving.ie](mailto:incidents@diving.ie)).

### Maintaining Insurance Cover

All accident reports involving any injury or damage to property will be sent to our Insurers to comply with the conditions of our policy. If the Insurers are not notified within seven days, they may be entitled, under the terms of the policy, to refuse to handle any subsequent legal claims arising out of the accident. In these circumstances, the members involved in the event, club officers and club members may be personally responsible for all legal costs and any awards made for injury or property damage.

CFT/IUC is the insured party and therefore all communications should be routed to head office. Inquiries made directly to the broker will be referred back to CFT/IUC.

### Important Notes

- The name, address and CFT/IUC number of every member present should be listed so that their insurance status at the time of the accident can be checked by Head Office.
- A brief written statement must be obtained from all parties present at time of accident. If these statements are not included with the accident report, head office will make contact to get same. They must be dated, signed and witnessed. Statements are essential when trying to visualise how and why an accident occurred and will be required if a case goes to court. A complete folio of original documentation should be sent to CFT/IUC Head Office for the attention of the Incidents Officer and NDO.
- A CFT/IUC member dealing with an accident on behalf of CFT/IUC should make no admission of responsibility or comment on the possible outcome of any legal claim. If and when a claim goes to court well-intentioned words could be deemed to be an admission of liability.
- The CFT/IUC Directors are informed by the NDO of the possibility of a claim affecting the company which needs to be noted by the Treasurer in the annual accounts. Only the fact of a possible claim with an estimate of the company's exposure will be reported, thereby protecting confidentiality.
- It is the role of the Executive to decide the best course of action to take when all the facts are available and it is the role of the Insurers and Legal System to determine liability and compensation.
- Section 23 of the Merchant Shipping Investigation of Marine Casualties Act requires that: "An owner, chartered, master, skipper, person in charge, ship's manager, ship's husband of a vessel involved in a marine casualty shall, by using the quickest feasible means, notify the Chief surveyor or any other marine surveyor in the Marine Survey Office of the Department of the Marine and Natural Resources of the casualty immediately he or she is aware that the marine casualty has occurred or commenced, or as soon as practicable thereafter". CFT/IUC will verify if such report has been submitted and will make such a submission as appropriate. UK legislation requires similar notification to the NI Coastguard.



**Irish Underwater Council**  
**Reporting of incidents and Accidents**

Form No.:	CFT/IUC 305a
Issue No.:	3.2
Dated:	01-Nov-2019

### **Office actions**

On receipt of an incident/accident report (form 305), Head Office will:

1. Date stamp each page of the documentation submitted.
2. Acknowledge in writing to the submitter receipt of the report if requested.
3. Inform the insurance broker. An acknowledgement of receipt will be obtained by Head Office from the insurers for any notification of an accident.
4. File the original report and any correspondence, statements, photographs etc. No changes, notes or comments will be made on the originals of accident reports which are date stamped on arrival.
5. If required, inform the relevant authority:
  - a. Chief Surveyor, Marine Survey Office, Dept of Marine and Natural Resources, if the accident took place in Irish waters.
  - b. Coastguard at NI Coastguard Bangor Co Down if the accident has taken place in Northern Ireland waters.
6. Scan and send a copy of the report to the NDO and Incidents Officer if the report was sent by post.

### **Documentation**

Accident report form, CFT/IUC 305. This form is best viewed and completed using Adobe Acrobat reader. A free version of this product is available [here](#) for multiple platforms.

Guidelines for Accident/incident reporting ( this document) CFT/IUC 305a