

Care Providers Insurance Services brings you...

Real Life Claims

And how to avoid them!

Claims Involving the Transportation of Clients: (These Losses *Should Have Been Prevented!*)

Below are 3 examples of real life claims:

1. A Council for the Aging Organization

was transporting a client to her dialysis appointment. The client was a 72 year old woman and was transported in a wheelchair. The driver loaded the client into the van and locked the wheelchair into place using the front and back wheel locks. However, he failed to make sure the lap belt was fastened or use the shoulder harness. While in route to the appointment, the driver had to stop suddenly. The client fell forward out of her wheelchair striking her head. Her injuries included a concussion, fractured ribs and a broken leg. This claim settled for \$75,000. **The loss could have been avoided if the driver remembered to ensure the client was properly fastened into her wheelchair.**

2. A County Human Resource Agency

picked up a client from her home for transportation to the hospital in their 18 passenger van. The client was a 77 year old female with a history of a double hip replacement seven years prior. Upon arriving at the hospital, the client got up from her sit and started to exit the van. She tripped over a metal clip in the floor of the van. The client sustained a fractured pelvis requiring an extended hospital stay. The metal clip was used as a tie down for wheel chair passengers. However, it created a tripping hazard as it was in the middle of the aisle way. **This Agency's failure to recognize trip and fall hazards resulted in a claim that settled for over \$300,000.**

3. A Center for the Aging

was picking up a client from her home for transportation. The client was 61 years old client and had a history of diabetes. She ambulated but always needed assistance getting into the van. On this particular day, the driver failed to put out the step stool or assist the claimant into the van. While struggling to get into the van on her own, the client scrapped her ankle on the van. The wound never healed and the client had to have her leg amputated below the knee. She passed away two months after the amputation. The family pursued a claim alleging that the driver's negligence led to the amputation and subsequent death of the client. **This driver's error resulted in a settlement of \$275,000.**



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