

# Faced with a Lawsuit: The Importance of Frontline Training

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## Jerry A. Landers, Jr



- Specialties- Probate & Estate
   Litigation, Guardianships,
   Conservatorships & Incompetency
   Proceedings, and General Civil &
   Commercial Litigation
- J.D. Emory University Atlanta, Georgia 1984
- Authored the Roller Skating Safety Act of 1993 in Georgia.

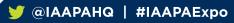


## Joshua T. Greer

- Native Of Arizona
- Specialties- Commercial Litigation, Insurance and liability, real estate & title insurance
- J.D. William & Mary Law School, Williamsburg, VA, 2007
- Board Member- IALDA 2019present
- Administrative Board Member







## **Drew Tewksbury**

- BS Sport Marketing & Management Indiana University
- Created, led & grew several of the amusement industry's most successful insurance & risk management programs
- A technically trained insurance professional







## The Indefensible Case

- Business has proper safeguards against lawsuits
  - Waivers
  - Policies/ Procedures
  - Safe Equipment
- Accident occurs when employee does not follow the company's policies/ procedures
- When an employee violates the policies/ procedures, the case becomes indefensible. The policies/ procedures become the evidence presented against the business





# **Examples**





#### Minor Plaintiff v. White Mountain

- November 11, 2017
- Minor plaintiff and her family were riding go-karts
- Plaintiff failed to tie her hair above the shoulder prior to using the go-kart
- While driving, plaintiff's extremely long hair caught on the engine and caused major damage, scalping her.

























## Minor Plaintiff v. White Mountain

- Discussion
  - What went wrong?

– What could the business had done better?





#### Minor Plaintiff v. Skating Company

- March 16, 2016
- Plaintiff was skating at Skating Company
- Plaintiff alleges another skater pushed his "Skate Mate" into Plaintiff's path causing her to fall and fracture her left wrist.
- Manager failed to save video of incident
- Manager failed to complete accident report







## Minor Plaintiff v. Skating Company

- Discussion
  - What went wrong?

– What could the business have done better?





# Plaintiff v. Zipline Company

- Plaintiff is a large man.
- Zipline Company has a 300 lb. weight restriction.
- Plaintiff told Zipline Company he weighed weighed 298 lbs.
- Zipline Company noticed Plaintiff struggled with the first portion of the course.
- At end of course, Plaintiff hit roof and bounced at approximately 10-15mph.





# Plaintiff v. Zipline Company

- Discussion
  - What went wrong?
  - What could the business have done better?





## **How to Avoid Indefensible Cases**

- Familiarize yourself with every aspect of your business
- Go after the low hanging fruit







### **How to Avoid Indefensible Cases**

#### Employee Training

 Company needs to set defined training goals for new hires/ existing employees

#### Company Culture

 What are some examples of negative culture that the owner needs to deal with?







#### **How to Avoid Indefensible Cases**



- Employee Responsibility
  - Need To Hold Employees responsible for their part of the business
- Employee Empowerment
  - Employees need to feel empowered to enforce the guidelines.





## What to Do With A Claim

- Contact your Insurance Provider
  - If you do not have a good relationship with your insurance agent, change that.
- Need to make sure that your insurance provider understands your business.





## What to Do With A Claim

- Investigate the claim
  - Provide training on investigation
  - Prompt investigation can obtain information that quickly disappears
  - Document the investigation





## What to Do With a Claim

- Hire professionals to help you.
  - Lawyers
  - Insurance agents
  - Training
  - Public relations







## Conclusion









