

# Real Life Claims: Investigating an Exploding Oxygen Concentrator



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# The Case of the Uncoupled Shroud

At VGM Insurance, we are passionate about helping our customers mitigate risk! And what better example to learn from than a real-life claim situation?

Below you will find an example of a claim, based on a true story, that truly highlights the importance and power of documentation to protect your business.

In this particular scenario – “The Case of the Uncoupled Shroud – Investigating an Exploding Oxygen Concentrator”, you will take the point of view of a claims adjuster re-opening the file and investigating the scene. You’ll discover that it’s never easy to piece together what happened after the fact. And without proper documentation, determining what really happened, who’s liable and to what extent can be seemingly impossible.

After you’ve experienced the re-enactment, we’ll provide five expert tips for improving your current documentation practices to keep your business prepared.

So, put on your detective’s hat, and let’s examine the facts!

## Investigating the Case

You arrive with the fire marshal at Ms. Juniper’s apartment—the scene. You enter the living room, thumbing through the equipment file. Oxygen concentrator—delivered on—yes, that seems fine. You look up from the file. What used to be an oil-on-canvas hangs above the sofa, its frame more closely resembles charcoal than the cherry wood it was built from, the painting itself now caked in soot. Below it, the couch, tattered, scorched, grey with soot. And, just before the couch, toward the middle of the living room, a blackened oxygen concentrator.

Ms. Juniper stands to the left, talking into her sleeve. Her son, David, leans against the wall across the

room chewing his nails. The fire marshal addresses Ms. Juniper, “Was anyone smoking at the time of the incident?”

“No. No,” she says. “I only smoke in the kitchen by the... exhaust thing above the stove.”

You head to the kitchen, which has a heavy scent of cigarette smoke. A soft pack and lighter lay on the tile counter next to the stove.

“Oh, I don’t know,” Ms. Juniper says as you re-enter the living room.

“You don’t know when the equipment was serviced last?” asks the fire marshal.

She shakes her head. “You could call the tech,” she says. “I just spoke to him on Tuesday.”

Looking back in the file, there are a few notes regarding service, but no mention of any phone calls to or from the patient. You approach the oxygen concentrator. Its positioning is...odd. Why would it be in the middle of the room? You take a knee next to it, run your hands around the outside, and the shroud shifts under almost no pressure. Did the tech not secure the shroud properly? Did the fire loosen it? “Ms. Juniper, has anyone tampered with the equipment?” you ask.

She looks at you quickly, then up to her son across the room. “No. No,” she says. “That doesn’t sound right.”

You nod. “Thank you, Ms. Juniper,” you say, as you exit the apartment, head buried in the file again.

Halfway down the hall you hear Ms. Juniper yell, “Who’s going to pay for my couch?”

You want to tell her that’s what you’re trying to find out. But, with such an incomplete file, it’s going to take more time to determine.

## Documentation

In this case, a number of questions arise, namely—who is liable and to what extent? Answers are difficult to come by and may ultimately hinge on what is not there. Documentation.

Of course, we hope we don't have to rely on documentation, but let's assume you've perfectly documented every customer interaction, and there the files sit, pristine, safe and full. Even if you never have to consult them, those files give you the confidence to tackle any claim that comes your way.

Documentation may not have eliminated liability in the preceding case, but it could have either mitigated damages or expedited the processing of the claim, saving time, money, and frustration for all parties involved. With proper documentation, what happened is clearer, allowing the claim to progress much more efficiently and, hopefully, inexpensively.

## Five Ways to Improve your Current Documentation Practices

### Log calls

Whether it's a call taken during other deliveries, either incoming or outgoing, it's important to log any communication with a patient or client. These interactions may seem innocuous enough at the time, but you never know which details may become important later on. No matter what is discussed on a call, the content of that discussion should be noted so that it can be referenced well into the future, even after those involved no longer remember the conversation.

### Take photos

"A picture is worth a thousand words," isn't just a vague aphorism. It stands true here. If possible, take photos of the final setup or installation of equipment, including serial numbers. The vast majority of cellphones have this ability now, and the price of a

digital camera has dropped immensely. If just one crisis is averted by outfitting your technicians with a camera, there's an instant return on your investment.

### Document service in changes and equipment

Establishing when and why equipment was serviced goes a long way. We know it's also tempting to simply swap out malfunctioning equipment in order to quickly satisfy a patient's needs. It's important, however, to document any change to the setup. It's best if the documentation establishes that all parties involved were aware of the changes made. Ensure that technicians have access to forms and templates to help them make sure they're collecting all the necessary information. And, make it as quick and easy as possible for them to complete this information while they're on the road.

### Don't neglect non-billable events and details

It's easy to overlook non-billable events, but it's important to document every customer interaction, no matter how unimportant it seems. It's likely that the employees involved in the preceding examples, were simply focused on getting the patients what they needed, neglecting to document exchanges they deemed irrelevant at the time. Nothing is irrelevant, though, when it comes to claims.

### Write Legibly

It's the simplest and most effective way to improve documentation practices. Part of keeping proper records is to eliminate ambiguity. If the records cannot be read, this ambiguity still exists. On its face, if it's not legible, it may as well not be documented.

For more information about how you can minimize risk for your business, and to ensure you have adequate coverage, reach out to your VGM Insurance Account Manager or contact us today at [info@vgminsurance.com](mailto:info@vgminsurance.com) or **800-362-3363**.

