

<b>SUBJECT:</b> University Insurance	<b>Effective Date:</b> 7/29/2015	<b>Policy Number:</b> 3-110.1	
	<b>Supersedes:</b> 3-110	<b>Page</b> <b>1</b>	<b>Of</b> <b>4</b>
	<b>Responsible Authority:</b> Director, Environmental Health & Safety		

### **APPLICABILITY/ACCOUNTABILITY 8-16-2006**

This policy applies to all departments, officers, employees, agents, and volunteers of the university.

### **POLICY STATEMENT**

It is University of Central Florida policy to secure appropriate insurance to protect university employees, buildings, and property. Environmental Health & Safety (EHS) is responsible for the acquisition and oversight of insurance for the university. EHS does not manage personal insurance for staff or students or maintenance agreements for equipment.

### **BACKGROUND**

- I. State Risk Management Trust Fund
  - A. In accordance with Chapter 284.30 and 284.31, Florida Statutes, the university has in place general liability, auto fleet liability, workers' compensation, federal civil rights liability and employment discrimination, and court-awarded attorney fees through the State Risk Management Trust Fund administered by the Department of Financial Services, Division of Risk Management. Certificates of coverage with policy descriptions and coverage limits can be found on the EHS website or are available upon request from EHS.
  - B. The university's real and personal property are insured through the Trust Fund's property policy. Coverage is provided for the following named perils: fire, lightning, windstorm or hail, explosion, smoke, aircraft or vehicles, riot or civil commotion, sinkhole collapse, and flood, subject to policy exclusions and conditions. Certificates

and policy descriptions can be found on the EHS website or are available upon request from EHS.

## II. Travel Accident and Sickness Insurance Policy

The university has purchased a Travel Accident and Sickness insurance policy to cover faculty and staff traveling overseas for approved university business and students traveling overseas for university sponsored trips. All faculty, staff, and students are required to register their trip prior to travel with EHS.

## III. Additional Coverage

The university has the ability to purchase other coverage outside of the State Risk Management Trust Fund. EHS assists departments in determining the need for, and the acquisition of, additional coverage, including procuring and evaluating proposals. Common additional coverages are electronic data processing equipment, miscellaneous property, fine arts, auto physical damage, and ocean marine.

## PROCEDURES

### I. Procurement and Premiums

- A. EHS maintains policy schedules (i.e., inventory) and property values, and coordinates payment of premiums with the appropriate insurers and university entities.
- B. EHS assists university entities in establishing appropriate levels of insurance and in procuring additional coverage as needed. Additionally, EHS acts on behalf of university entities to procure proposals for coverage. Any university entity entering into a lease must contact EHS to ensure the appropriate coverage is in place. Premiums for additional coverage must be paid by the entity requesting the coverage.

### II. Accidents and Claims

#### A. Automobile Accidents

- All university-owned vehicles must carry the State Risk Management Trust Fund's *Certificate of Coverage* as proof of insurance. Additionally, EHS strongly encourages each entity to put a copy of the "Know Before You Go" pamphlet in each university-owned vehicle. Copies of the pamphlet can be found on the EHS website or are available upon request from EHS.
- All accidents involving university vehicles must be reported to the proper authority for investigation and documentation, which includes, but is not limited to, the local police department, EHS, and direct supervisor.

- Timely and complete reporting of accidents is important, including contact information for injured parties and witnesses, description of what occurred and the damage or injuries that resulted, location, and date of incident and pictures, whenever possible. An Automobile Accident Report form is available on the EHS website as a reporting tool. Questions regarding reporting, claims handling, and processing should be referred to EHS, insurance coordinator. Under no circumstances should any university employee or representative make any statements regarding responsibility or payment of any medical or other damages.
- The State Risk Management Trust Fund does not provide physical damage coverage (“comprehensive” or collision). Departments are responsible for damages to university vehicles in the event of an at-fault accident, or for other accidents, to the extent that they are unable to collect payment from the responsible party or the party’s insurer. EHS assists in subrogating for damage to the responsible driver or insurer as indicated.

#### B. General Liability Claims

- Incidents involving injury or property damage should be reported to the EHS insurance coordinator. Timely and complete reporting of incidents is important – including contact information for injured parties and witnesses, description of what occurred and the damages or injuries that resulted, location and date of incident, and pictures, wherever possible. A General Liability Loss Report is available on the EHS website as a reporting tool. Questions regarding reporting, claims handling, and processing should be referred to the EHS insurance coordinator. Under no circumstances should any university employee or representative make any statements regarding responsibility or payment of any medical or other damages.

#### C. Workers’ Compensation

- All work-related employee or volunteer injuries should be reported in compliance with UCF Policy 3-402 Response to Job-Related Employee Illness or Injury. The appropriate supervisor should also report incidents to EHS and Human Resources as soon as possible.

#### D. Property

- All incidents involving damage to university property must be promptly reported to the EHS insurance coordinator. EHS will coordinate the claims process as appropriate.
- Timely and complete reporting of incidents is important, including contact information of witnesses, description of what occurred and the damages that resulted, location and date of incident, and pictures, wherever possible.

## FORMS AND RELATED INFORMATION

- Insurance concerns: <http://ehs.ucf.edu/insurance.html>
- Worker's Compensation issues: [http://hr.ucf.edu/web/loa\\_wc/workcomp.shtml](http://hr.ucf.edu/web/loa_wc/workcomp.shtml)
- Travel accident and sickness insurance: <http://www.ehs.ucf.edu/insurance/travelins.html>

## CONTACTS

- Environmental Health and Safety,  
3528 N. Perseus Loop, P.O. Box 163500, Orlando, FL 32816-3500 (407) 823-6300
- Human Resources,  
3280 Progress Drive, Suite 100, Orlando, FL 32826-0140 (407) 823-2771

## INITIATING AUTHORITY

Vice President for Administration and Finance and Chief Financial Officer

POLICY APPROVAL (For use by the Office of the President)	
Policy Number: <u>3-110.1</u>	
Initiating Authority: <u>Will F. Menke</u>	Date: <u>7-29-15</u>
University Policies and Procedures Committee Chair: <u>Frank Bishop</u>	Date: <u>7/24/2015</u>
President or Designee: <u>John C. Hill</u>	Date: <u>7/29/15</u>