

SUBJECT: University Casualty and Property Insurance	Effective Date: 8-16-06	Policy Number: 3-110	
	Supersedes:	Page 1	Of 4
	Responsible Authority: Director of Environmental Health & Safety		

APPLICABILITY/ACCOUNTABILITY:

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

POLICY STATEMENT:

It is UCF policy to retain appropriate property and casualty insurance policies to protect the university, its buildings and property. Environmental Health & Safety (EH&S) is the designated department responsible for the oversight of these policies. University departments may not, on their own, purchase insurance policies on the open market; but they are encouraged to work with EH&S to ensure that insurance policies are secured. EH&S manages neither personal insurance accounts for staff or students nor maintenance agreements for equipment.

BACKGROUND:

I. State-Provided Policies

- A. In accordance with Chapter 284.30 and 284.31, Florida Statutes, the university and its employees are covered for general liability, auto liability, workers' compensation, federal civil rights, and court-awarded attorney's fees through the casualty policy of the State Risk Management Trust Fund. Certificates, policy descriptions, and coverage limits can be found on the EH&S Web site.
- B. The university's buildings and contents are insured through the Trust Fund's property policy. Coverage is provided for fire, lightning, hail, windstorm, explosions, and certain other perils. Certificates and policy descriptions can be found on the EH&S Web site.

II. Optional Policies

The university has limited authority to purchase supplemental insurance policies that are separate from the State Trust Fund. EH&S manages many such policies, most of which are secured through state contracts. These include, but are not limited to, an electronic data processing policy to cover theft of computers, a miscellaneous property policy for artwork or leased equipment, and an accident insurance policy for camps, conferences, or special events. These additional policies are issued by private insurance companies and are available at market rates through EH&S.

PROCEDURES:

I. Procurement and Premiums

- A. University employees and buildings are automatically covered, within coverage limits, via the State Trust Fund policies detailed above. EH&S coordinates the payment of the annual Trust Fund premiums with the appropriate university budget entities.
- B. University entities wishing to procure optional policies for additional coverage must contact EH&S for rates and descriptions. EH&S will act as an agent to procure the policy. Premiums must be paid by the entity requesting the coverage.
- C. University employees renting vehicles for official state business should use the company under state contract. The state contract provides for collision coverage for the rental vehicle at no additional charge. If another rental company is used, EH&S requires that collision coverage be purchased or obtained from the rental company or through coverage provided under a credit card contract.

II. Accidents and Claims

A. Automobile Accidents

All university-owned vehicles must carry the State Trust Fund's *Certificate of Insurance*, inside the vehicle as proof of insurance. All citations given for accidents, driving, parking, etc., are the responsibility of the driver, not the university or the state.

Any UCF officer, employee, agent, or volunteer involved in an automobile accident while on official business must promptly report the incident to EH&S. This report must be made regardless of who owns the vehicle. The report is made by filling out the *Automobile Accident Report* found on the EH&S Web site

If the UCF driver is not at fault, the employee or the department in which the employee works should contact the other driver's insurance company to seek restitution for damages to state vehicles or a privately-owned vehicle.

Because the State Trust Fund provides only auto liability coverage, not collision coverage, departments are responsible for damages to a vehicle if the accident is the fault of the UCF driver or if the department is unable to collect from the other driver's insurance company.

B. General Liability Claims

Claims against the university by employees or others are handled through the EH&S Risk Manager, who is the liaison between the claimant and the State Trust Fund. The Trust Fund's Risk Management Office ultimately decides the validity of claims. To initiate a claim, a *General Liability Loss Report* and a *Letter of Notice* must be completed and submitted to EH&S. See the EH&S Web site for the report form and instructions.

C. Workers' Compensation

All claims involving workers' compensation should be directed to the UCF Human Resources Department. In accordance with Chapter 440.185, Florida Statutes, UCF requires a *First Report of Injury or Illness* to be filed whenever an employee or official volunteer is hurt or suffers an illness on the job. Procedures on how to file this form and where to get medical care are available on the Human Resources Web site.

D. Property

All incidents involving damage to UCF buildings or their contents must be promptly reported to the EH&S Risk Manager. EH&S will file any necessary claims on behalf of UCF for damages to buildings or contents. Claims on this policy are paid on an actual cash value basis (depreciated dollar amount) and the deductible is \$2,500 per claim.

FORMS AND RELATED INFORMATION:

For auto, general liability, property, or optional insurance policy issues, go to:
www.ehs.ucf.edu/insurance/main.html

For Workers' Compensation issues, go to:
http://hr.ucf.edu/web/loa_wc/workcomp.shtml

CONTACTS:

Environmental Health and Safety, P.O. Box 163500, Orlando, FL 32816-3500. (407) 823-6300
Human Resources, 12565 Research Parkway, Suite 360, Orlando, FL 32826-2912 (407) 823-2771

INITIATING AUTHORITY: Vice President for Administration & Finance

POLICY APPROVAL
(For use by the Office of the President)

Policy Number: 3-500

Initiating Authority: Walt J. Mander Date: 8/21/06

Policies and Procedures
Review Committee Chair: Dith Starnes Date: Aug 18, 2006

President or Designee: John C. Hill Date: 8/24/06