

Procedure 2 - Claims Notification and Processing - Property and Casualty

Claims for loss or damage to University property insured under the State's "All-Risk" coverage will be promptly submitted to the Office of Enterprise Risk Management. The affected department may be required to provide the following information under letterhead:

- Date and time of loss
- Detailed cause of loss
- Description of the events surrounding the loss or damage
- Police Department report - **must be secured by the department**
- Specific location of loss: room, building, facility, city
- Description of involved item(s): make, model, serial number
- Copy of purchase order written to repair or replace item(s) and copy of vendors invoice filed against the purchase order
- Security measures in effect at time of loss
- Actions being taken to prevent recurrence of loss

The affected department will cooperate in providing any necessary statements and evidence to assist the University in resolving the claim. The Office of Enterprise Risk Management will file the required "Report and Proof of Loss Form" with the State and disburse any recovered monies to the department submitting the claim.

The following timeline must be adhered to in filing an "All-Risk" loss claim. Failure to satisfy these requirements may preclude the processing of the claim by the State:

- The report of loss must be reported within thirty (30) days of the loss occurrence.
- The final request for claim payment must be submitted within ninety (90) days of completion of the loss repair or replacement. The request must be accompanied by a completed Computer Loss Form when the loss involves computers or computer related equipment.

Building and Fire Content Loss or Damage

Losses to or damage of insured University buildings and contents will be reported, promptly, upon discovery to the Office of Enterprise Risk Management. Because the State rests the burden of proof of loss on the University, departments are encouraged to maintain accurate Fixed Assets reports and any necessary supplemental records which document the possession of assets which are valued less than the University's fixed assets reporting threshold (\$5,000). These records should be protected and easily accessible in the event that the structure or building is destroyed.

In the event of a loss, departments will:

- a) Immediately notify the University Police Department and use the buildings fire alarm pull box if appropriate. The Police Department will notify the Greensboro Fire Department. In the absence of a fire alarm pull box, call the Police Department to notify the Fire Department. NOTE: Further procedures are provided in Section 0170 of the UNCG Safety & Health Policy Manual.
- b) The appropriate department personnel will notify the University Office of Environmental Health and Safety and the Office of Enterprise Risk Management in the event of an actual loss. Upon containment of the fire or clearance for access to the scene, the Office of Environmental Health and Safety will secure photographs of the damage (as supplemented by any Police Department and fire department photographs) and provide a set to the Office of Enterprise Risk Management for use in submitting the University's loss report to the State.
- c) The Office of Enterprise Risk Management will notify the State Department of Insurance of the event and the possibility of a loss report. The State Department of Insurance will determine whether an on-site inspection will be required. This inspection may follow immediately after

containment and its findings used to support the Office of the Deputy Commissioner of Insurance recommendation to the State Insurance Commissioner for recovery of the loss.

- d) Because of the significance of the evidence of the loss and any contents, it is imperative for all University departments to be able to accurately reconstruct the status of the building and contents prior to the loss or damage. The Office of Enterprise Risk Management will request the University's Fixed Assets Office to provide an inventory listing to survey the potential loss.
- e) To assist as well in this regard, the Office of Enterprise Risk Management will request the assistance of Facilities to assess the structural loss or damage. These departments' written estimates will be an important part of the University's loss report.
- f) Upon receipt of the repair authorization from the State, the affected department will coordinate its repair requirements with the University Facilities.
- g) Upon completion to the damage repair and/or replacement or finalization of a reconstruction estimate, the Office of Enterprise Risk Management will submit the required "Report and Proof of Loss Form" to the State Deputy Commissioner of Insurance. The office of the State Deputy Commissioner of Insurance will process the University's report and make a recommendation to the State Insurance Commissioner for reimbursement/payment. The State's reimbursement/payment authorization will be recorded in a written notification from the State to the University.
- h) The Office of Enterprise Risk Management will notify the affected department, Facilities, and Controller of the authorization. The office of the Controller will coordinate the deposit of the State's reimbursement/payment.

State-Owned/Rented Vehicle Accident Claims

Accidents involving State-owned vehicles and University rented or leased vehicles require accurate and timely reporting to protect the interests of the involved employee(s) and the University. All such accidents resulting in personal or property damage must be immediately reported to the appropriate police jurisdiction and promptly to the Office of Enterprise Risk Management. The required steps include (whether all involved vehicles were moving or just one):

- In the event of an accident, notify the police jurisdiction for an immediate response and investigation. Accidents on campus will be identified to the University Police Department. Accidents in the immediate vicinity of the University campus will be identified to the Greensboro Police Department or county sheriff department. Accidents out of the county and state will be reported to the nearest police department, sheriff's office or highway patrol.
- Identify any personal injury and request medical attention. NOTE: Injury of a UNCG/State-employee will be reported per Section 0090 of the UNCG Safety and Health Policy Manual.
- Identify any threat or actual cause for fire and request a fire department's presence
- Exchange driver identification information with the other involved parties to include: other driver(s) name, driver's address and telephone number, driver's license data, insurance company providing coverage, vehicle license tag number and state.
- If possible, obtain the name and addresses of any witnesses to the accident.
- If operating a University rented or leased vehicle, report the accident to the appropriate rental company, as well.

Note: During University non-business hours or when in travel status, any accident involving bodily injury and/or major property damage will be immediately reported to the State's insurance company, The Travelers, phone: 1-800-832-7839.

Before the Office of Enterprise Risk Management can formally report the accident to the insurance company, the involved employee must immediately notify the Office of Enterprise Risk Management of the accident and/or provide the Office of Enterprise Risk Management a copy of the police accident report. If the University Police Department responded to the accident, the Office of Enterprise Risk Management will request the University Police Department to provide a copy of the accident report. This request, however, must be preceded by the employee, or his/her supervisor, notifying the Office of Enterprise Risk Management of the accident. If another police jurisdiction responded to the accident, it is the responsibility of the employee to obtain a copy of the police accident report and provide same to the Office of Enterprise Risk Management.

Note: Failure to make a timely report of an accident may void the University's insurance coverage and prohibit the University from using its policy. In such cases, the liability and costs may become a department responsibility.

Fine Arts and Musical Instruments Claims

Claims for loss of or damage to fine arts and musical instruments will be submitted through the Office of Enterprise Risk Management. The department will assist the Office of Enterprise Risk Management in substantiating and documenting the claim. In this regard, the department may be required to provide:

- a) a copy of the University Police Department report where vandalism or theft is involved
- b) a statement as to:
 - Date and time of loss or damage
 - Detailed cause of loss or damage
 - Description of the events surrounding the loss or damage
 - If appropriate, Police Department report - must be secured by the department
 - Specific location of loss: room, building, facility
 - Description of involved item(s): type of art work/instrument, current fair market
 - Value for art work/replacement value for musical instrument
 - Written estimate of cost to repair, if applicable: quotations from artist or vendor

The affected department will cooperate in providing any necessary statements and evidence to assist the University in resolving the claim. In this regard, the department may be asked by the Office of Enterprise Risk Management to assist in obtaining repair costs or current values. The department will complete and the Office of Enterprise Risk Management will file the required report of loss and disburse any recovered monies to the department submitting the claim.