

UNIVERSITY OF HOUSTON – ENVIRONMENTAL HEALTH AND RISK MANAGEMENT

INSURANCE COVERAGES AND CLAIM PROCESSING PROCEDURES

ADMINISTRATION

The Environmental Health and Risk Management Department (EHRM) has been delegated all duties relating to the procurement and administration of the University of Houston System's insurance needs and will respond to all questions generated within the University on coverages provided or available. The Director, Environmental Health & Risk Management coordinates policy administration and acquisitions of all University insurance. All acquisitions of University insurance and claims to recover damages must be filed through EHRM.

Any occurrence which may result in a loss or claim under any category of insurance / self-insurance shall be reported by the involved person(s) immediately to EHRM. This office will complete and submit all claims, which shall include police reports, investigation reports and/or audit reports, as applicable. All checks reimbursing the University for losses for which a claim has been filed must be channeled through this office to insure a proper audit trail and that all funds due the University are collected and deposited appropriately. Should an insurance recovery check be received in a university department, it should be immediately hand carried to EHRM.

TYPES OF INSURANCE AND CLAIM PROCESSING

This procedure addresses only University property and liability insurance. All University property and liability insurance must be arranged through EHRM. Premiums on any insurance coverage secured other than through this office will not be paid.

AUTOMOBILE INSURANCE

The State of Texas is authorized to provide financial protection for bodily injury and property damage liability for University-owned or leased automobiles. The coverage under this plan is limited \$1,000,000 per accident combined for:

1. Bodily Injury Liability: Such coverage provides financial protection against any claim for bodily injury to others arising from accidents involving University automobiles. Bodily injury protection for University employees is provided by Workers' Compensation
2. Property Damage Liability: Such coverage provides financial protection against any claim for damage to property of others arising from accidents involving University automobiles

Personal Injury Protection and Uninsured /Underinsured Motorist coverage is not purchased by the university.

Physical damage coverage i.e. collision and comprehensive coverage (fire, theft and vandalism) may be provided on leased or loaned automobiles if requested by the responsible department. Cost will be paid by the department.

DRIVERS OF UNIVERSITY VEHICLES

All drivers of University vehicles must have a valid driver's license. Individuals responsible for University vehicles must visually inspect the driver's license of a prospective driver before allowing him/her to operate the vehicle. While it is not required by law that drivers of vans have chauffeur's licenses, unless the van is transporting passengers who pay for the transportation, this requirement is highly recommended for drivers of University vans. Department heads may make the determination as to whether to impose this restriction on vans assigned to their department. Please refer to SAM 03.E.06 for details regarding Business Use of Vehicles.

TO OBTAIN COVERAGE

When a department obtains a vehicle, EHRM, Property Management, and the Fleet Coordinator should be notified immediately, in writing, giving the following information:

1. Department Name
2. Department Account Number
3. Year, Make and Model of Motor Vehicle
4. Serial Number of Motor Vehicle
5. Cost of Vehicle (if known)
6. Tag # assigned to Motor Vehicle (by Property Management)

Coverage begins upon the notification being received by the insurance broker. A vehicle insurance card will be supplied to the department and is to be retained in the glove compartment of the vehicle. If the card should be lost, EHRM will provide a duplicate.

Departments requesting collision and comprehensive coverage must also complete a Request for Insurance Coverage and Authorization for Premium Payment form. This form can be downloaded from the EHRM website: www.uh.edu/plantops/ehrm under the Risk Management section.

PREMIUM PAYMENT

A premium assessment is charged to each department having a motor vehicle. This premium will be charged to departments by the EHRM. Questions concerning premiums may be directed to the Risk Management Administrator at 713-743-5858.

USE OF PRIVATE AUTOMOBILES ON UNIVERSITY BUSINESS

While it would be desirable to provide that all University business requiring use of vehicular transportation be conducted in University equipment, it is clearly not possible to make such a provision viable in normal University operation. Therefore, it is necessary to establish limitations on the use of personal or rental vehicles compatible with the University's objectives.

It should be made clear that in consideration of the payment to an employee or student by the University of a mileage charge for the use of a personal vehicle that:

1. The vehicle is to be used on University business only with permission by university employees and with the knowledge of the University
2. At all times when on University business, minimum statutory insurance requirements must be carried.
3. EHRM will be advised of any accident occurring while on University business.
4. The financial loss for damage to the vehicle shall not be reimbursed by the University in the event of an accident while on University business.

CLAIMS PROCESSING

In the event of an accident in a University vehicle, EHRM must be notified. The authorized driver must complete a written report containing information regarding the accident. The written report can be in the form of an incident report, police report or the automobile accident report. EHRM will assist in completing the necessary paperwork to be submitted to the insurance carrier. In the event that the accident results in injury or death of an employee or other persons, EHRM should be contacted immediately.

BOILER AND MACHINERY INSURANCE

Boiler and machinery insurance provides financial protection for loss resulting from damage to state-owned property, including extraordinary expenses resulting from accidents to or explosions of boiler, pipes, pressure containers, machinery or apparatus.

TO OBTAIN COVERAGE

Any boiler, any fired or unfired vessel subject to a vacuum or internal pressure other than static pressure of contents; any refrigeration system, any piping with its accessory equipment; any mechanical or electrical machine or electrical apparatus generating, controlling, transmitting, transforming or utilizing mechanical or electrical power should be scheduled with the EHRM in order to obtain coverage.

PREMIUM PAYMENT

Premium is allocated to each campus based on value of equipment scheduled.

CLAIMS PROCESSING

EHRM should immediately be notified in the event of an accident. The carrier will be notified accordingly and an appraisal of the damages obtained. The department sustaining the loss will assist EHRM in supplying information concerning the value of property damaged and other pertinent information to the carrier for processing the claim.

BROADCASTERS & PUBLISHERS LIABILITY

Broadcasters liability affords coverage for claims based on defamation, libel, slander, trade disparagement, invasion of privacy, misstatement, plagiarism, piracy infringement and unfair competition.

TO OBTAIN COVERAGE

Contact the EHRM. An application will be forwarded to your office for completion. Return the application to the EHRM. A quote for the coverage will be obtained and sent to your office. If acceptable the department requesting the coverage will complete an insurance authorization form and forward it to the EHRM. The coverage will be obtained accordingly.

Departments requesting the coverage must also complete a Request for Insurance Coverage and Authorization for Premium Payment form. This form can be downloaded from the EHRM website: www.uh.edu/plantops/ehrm under the Risk Management section.

PREMIUM PAYMENT

The premium for Broadcasters liability is allocated to each campus or department requesting the coverage. The amount of premium is based on the exposure insured.

CLAIMS PROCESSING

The EHRM should immediately be notified in the event of an accident. The carrier will be notified accordingly. The department sustaining the loss will assist the EHRM in supplying pertinent information to the carrier for processing the claim.

BUSINESS TRAVEL

Business Travel Insurance affords accidental Death and Dismemberment benefits. For more information visit the EHRM website: www.uh.edu/plantops/ehrm under the Risk Management section.

TO OBTAIN COVERAGE

The EHRM should be notified of all overseas travel via a Travel Request form. Notice should be given prior to travel.

PREMIUM PAYMENT

The premium for Business Travel is allocated to each campus. The amount of premium is based on the exposure insured.

CLAIMS PROCESSING

The EHRM should immediately be notified in the event of an accident. The carrier will be notified accordingly. The department sustaining the loss will assist the EHRM in supplying pertinent information to the carrier for processing the claim.

GENERAL LIABILITY

This insurance does not buy a comprehensive general liability insurance policy. Instead, the university pays claims for which it is accountable to pay. However, if departments of the university is required to provide general liability insurance due to a contract they enter into, such insurance is available, although it can be very expensive. Contracts should be negotiated with that in mind and EHRM should be contacted if insurance is required. For some situations, it may take several weeks to obtain such insurance to EHRM should be involved as early as possible in the process.

CLAIMS PROCESSING

When a University representative is contacted by a person alleging to have been injured or their property damaged while on University property or if a University employee observes an incident which may result in a claim, the person should immediately notify the UH Police Department and complete an incident report.

The following information should be noted for future reference:

1. Name of person injured or damaged, Address(es) and Age(s)
2. Nature of potential claim (bodily injury or damage to property)
3. Date of accident and exact location
4. Description of the circumstance of the accident
5. Names of witnesses to the accident or event

Notes should be made of any other information that may be of value to the EHRM.

A copy of the report should also be given to the EHRM, who will investigate the loss, and if needed, consult with the Office of General Counsel regarding liability of the University.

DIRECTORS AND OFFICERS INSURANCE

Directors and Officers (D&O) affords coverage for all employees and others such as volunteers. Coverage is afforded for wrongful acts, discrimination, sexual harassment, libel, slander and employment practice liability

TO OBTAIN COVERAGE

Coverage is purchased for all campuses via the EHRM.

PREMIUM PAYMENT

The premium for D&O is allocated to each campus. The amount of premium is based on the number of employees and enrollment.

CLAIMS PROCESSING

Notice of such claims should be brought to the attention of the EHRM and the Office of General Counsel. The Office of General Counsel will report the claim, if necessary. The EHRM will assist the Office of General Counsel with the insurance claim as needed.

EMPLOYEE CRIME INSURANCE

The Crime Policy affords coverage for losses sustained by the University via dishonest acts of the employee. The University maintains coverage for financial protection from the felonious removal of money and securities by robbery or burglary, which results from armed holdup, forcible entry, or mysterious disappearance, computer and fund transfer fraud.

All University employees are covered by this blanket bond insurance.

PREMIUM PAYMENT

The premium for coverage is allocated to each campus. The amount of premium is based on the number of employees at each campus. There is no direct cost to individual departments.

CLAIMS PROCESSING

When employee dishonesty is discovered, it should be reported immediately to the University Police Department. The Police Department will also notify the proper officials and departments such as the Internal Auditing Department and the EHRM. These offices will arrange an investigation and report the loss as per University policy and procedures. The Director, Internal Auditing Department, will be requested to conduct a complete audit in order to determine the extent of the loss.

When it is determined that a loss has resulted from the dishonest acts of an employee, the EHRM should be provided with a copy of all pertinent reports of the investigation and will immediately proceed to file a claim directly with the current commercial bonding company. All information on a bond claim, including any recovery checks, must be handled through the EHRM in order to establish a proper audit trail.

THEFT OF PERSONAL PROPERTY

Employees and visitors should be advised that there are no provisions for insuring their personal property while used or located within the University's facilities. The use of personal property to accomplish University work responsibilities should be discouraged. In those instances where an employee is required to use personal property in performance of duty, responsibility for reimbursement for financial loss in the event of loss or damage should be clearly established in advance.

FINE ARTS INSURANCE

Fine Arts Insurance affords coverage for such risk as fire, theft, water damage and negligence, which can damage the art.

TO OBTAIN COVERAGE

Coverage can be obtained by contacting the EHRM and providing information as to the item(s) to be insured and their values.

PREMIUM PAYMENT

The premium for Fine Arts coverage is allocated to each campus or department requesting the coverage. The amount of the premium is based on the exposure insured.

CLAIMS PROCESSING

In the event of loss or damage to items covered, immediately notify in writing, the EHRM. Provide all pertinent information such as: the date loss or damage occurred or when it was first noticed; the value of the item; any police or security reports pertaining to the loss or damage; the name and address of the owner. The EHRM will file the claim

directly with the insurance company. The check for payment of the claim will come to the EHRM and will be forwarded to the department.

EXCESS MEDICAL ACCIDENT & LIABILITY INSURANCE FOR SUMMER CAMPS

Accident insurance can be provided for workshops, camps, or seminars held on or off campus or University sponsored activities, which involve other students or non-students. Such insurance may be twenty-four hour insurance protection. The cost will depend on the length of the activity and the number of participants. The coverage affords \$25,000 in limits of liability. This coverage is excess over the participant's private insurance, their parents' insurance or any other insurance that would apply.

Optional liability can be obtained for certain types of camps like sport camps. This coverage affords liability coverage for losses due to negligence.

TO OBTAIN COVERAGE

As soon as it is known that coverage will be required, at least 30 days prior to the beginning date of the activity, the department should provide, by memorandum, the following information to the EHRM:

1. Name of workshop, seminar or camp
2. Number of participants
3. Inclusive dates of activity
4. Whether you want liability coverage in addition to accidental medical bill coverage.

Departments requesting the coverage must also complete a Request for Insurance Coverage and Authorization for Premium Payment form. This form can be downloaded from the EHRM website: www.uh.edu/plantops/ehrm under the Risk Management section.

PREMIUM PAYMENT

Upon receipt of the premium invoice the EHRM will process payment and allocate the cost to the appropriate department.

CLAIMS PROCESSING

When a loss occurs it should be reported immediately to the EHRM. The carrier will be notified of the loss. A claim form will be sent to the department. The participant must complete the form and return it to the carrier. Copies must be sent to the EHRM.

INSURANCE FOR EQUIPMENT AND MISCELLANEOUS PROPERTY

The University System's property insurance policy provides coverage for university property, including contents and equipment in buildings. However, the insurance has a large insurance deductible. To mitigate the impact of the large deductible on a department, losses of equipment or contents from insurance events (e.g. fire or theft but not wear and tear or maintenance problems) the first \$5,000 of any such loss is paid by the responsible department and the difference between that department deductible and the insurance deductible is paid by a loss fund managed by EHRM.

CLAIMS PROCESSING

In the event of loss or damage to items covered, immediately notify in writing, the EHRM. Provide all pertinent information such as: the date loss or damage occurred or when it was first noticed; the value of the item; any police or security reports pertaining to the loss or damage; the name and address of the owner. The EHRM investigate the claim and coordinate appropriate payments.

OWNERS, LANDLORDS AND TENANTS INSURANCE

This insurance affords coverage for the owners, landlords and tenants of buildings leased by the University.

TO OBTAIN COVERAGE

Contact the EHRM. The following information is required:

1. Owner's name
2. Address
3. Phone number
4. Fax number
5. Location to be insured
6. Square footage
7. Construction type
8. Additional insureds to be named on the policy
9. A contact person for the additional insured, address and phone number

Departments requesting the coverage must also complete a Request for Insurance Coverage and Authorization for Premium Payment form. This form can be downloaded from the EHRM website: www.uh.edu/plantops.ehrm under the Risk Management section.

PREMIUM PAYMENT

The premium for OL&T is allocated to each campus or department requesting the coverage. The amount of premium is based on the exposure insured.

CLAIMS PROCESSING

The EHRM should immediately be notified in the event of an accident. The carrier will be notified accordingly. The department sustaining the loss will assist the EHRM in supplying pertinent information to the carrier for processing the claim.

MAIN PROPERTY COVERAGE

Losses to the buildings and contents owned by the University are covered for the perils of fire, lightning, windstorm, hail, explosion, riot, aircraft and vehicle damage, smoke, flood, water damage, business interruption and many other types of risk.

TO OBTAIN COVERAGE FOR NEW BUILDINGS OR LEASED BUILDINGS

The EHRM adds new University buildings to this insurance upon notification of acceptance by a Director of Facilities Planning and Construction or a component representative.

If a department leases property and the lease states that it is the University's responsibility to purchase insurance for the building and / or contents then it is the department's responsibility to notify the EHRM to add the building and or contents housed in the leased space to the insurance coverage. To add a building and/or contents, it is necessary to provide the EHRM with the following information:

1. Complete address of leased property including street address, city, and zip code
2. Building name and building number assigned by Facilities, Planning and Construction or Property Management
3. Gross number of square feet
4. Whether or not the building is equipped with a sprinkler system
5. The responding fire department
6. Material used in constructing exterior walls, roof supports, and roof material
7. The number of stories; whether or not there is a basement
8. The value of the contents housed within
9. A contact person in the department who will be able to answer additional questions about the property

PREMIUM

Premium is allocated to each campus based on value of dwellings and contents, less value of items insured via other coverage (i.e. fine arts and miscellaneous equipment).

CLAIMS PROCESSING

In the event of damage to the building and / or contents the department should immediately notify the EHRM by telephone and written report detailing the cause of the damage and what was damaged. The EHRM will notify the carrier if the loss exceeds the

deductible. If a person caused the damage, the EHRM will assist the department in the recovery of their loss from that person or their insurance.

The department should compile an inventory of all destroyed and damaged property, giving actual cash value and age of property. The EHRM will work closely with the department suffering the loss to coordinate all claims.

PROFESSIONAL LIABILITY

This insurance affords liability coverage for persons in professional fields such as: athletic trainers, doctors, nurses, clinical psychology students, etc.

TO OBTAIN COVERAGE

Contact the EHRM. For departments requesting renewal of existing coverage, an updated list of professionals and students may be all that is required. In most cases the department or the specific employee requiring coverage will have to complete an application for coverage.

PREMIUM PAYMENT

The premium for coverage is allocated to each campus or department requesting the coverage. The amount of premium is based on the exposure insured.

CLAIMS PROCESSING

When a loss occurs it should be reported immediately to the EHRM. The carrier will be notified of the loss.

SPECIAL EVENT INSURANCE

This insurance affords coverage for special events “off” campus such as: graduations, recruitment programs, award programs at the Convention Center, theatrical productions, etc.

TO OBTAIN COVERAGE

Contact the EHRM. The department requesting the coverage must complete an Insurance Authorization form and a form describing the special event.

PREMIUM PAYMENT

The premium for coverage is allocated to each campus or department requesting the coverage. The amount of premium is based on the exposure insured.

CLAIMS PROCESSING

When a loss occurs it should be reported immediately to the EHRM. The carrier will be notified of the loss.

WORKERS' COMPENSATION

The State of Texas' Workers' Compensation program will pay all medical expenses for injuries arising from or in the course of employment. An employee is covered by Workers' Compensation while traveling on official business. Compensation covers physician, hospital and pharmaceutical charges and any other medical treatment necessary to the recovery of the employee. Forms for reporting on-the-job injuries can be obtained via the EHRM website: www.uh/admin/EHRM/ under the Risk Management section.

TO OBTAIN COVERAGE

The State of Texas is self-insured for this exposure.

PREMIUM PAYMENT

The State Office of Risk Management administers this insurance program. They allocate the premium expense to the University as well as the other state agencies covered by the program.

CLAIMS PROCESSING

The EHRM should be immediately notified in the event of an accident. The employee's supervisor and the employee must complete the appropriate forms and send this information to the EHRM for processing. The accident will be reported to the State Office of Risk Management for claims handling.