

## **How to File Insurance/Risk Management Claims**

### **Philosophy:**

Insurance coverage is provided to the University by the State of Florida's Insurance Trust Fund under the legal authority of Chapter 284 of the Florida Statutes. This is a self-insurance program providing mandatory Property Insurance Coverage administered by the State Property Insurance Program, and Casualty Insurance Coverage administered by the State Risk Management Trust Fund. Optional Statewide Commercial Insurance Coverage administered by the State Department of Management Services is also available to the University. The Division of Environmental Health & Safety is responsible for the coordination and administration of these policies.

### **Procedure:**

Mandatory Insurance Coverage Includes:

A. Property/Fire and Extended Coverage –University owned buildings and contents

B. Casualty Insurance Coverage

1. General Liability
2. Automobile Liability
3. Workers' Compensation and Employer's Liability
4. Federal Civil Rights and Employee Discrimination Coverage
5. Court Awarded Attorney Fees

Optional Statewide Commercial Insurance Policies include:

1. Accident and Sickness – summer camp programs
2. Accidental Death and Dismemberment – Law Enforcement Officers
3. Automobile Insurance – liability, comprehensive, collision
4. Boiler and Machinery – boilers and high dollar machinery
5. Contractors' Equipment – mobile equipment, recreational vehicles, trailers
6. Crime – employee dishonesty, theft, disappearance and destruction
7. Electronic Data Processing Equipment (EDPE) - computers, IT, scientific and medical equipment
8. Fine Art – unique fine arts, museum collections, sculptures
9. Miscellaneous Property – fine arts, theatrical and scientific equipment, similar unique items
10. Ocean Marine – research vessels and watercraft

For additional information or participation in the Commercial Insurance program, contact the Environmental Health & Safety Insurance Specialist (974-5720).

## **Environmental Health and Safety**

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### C. To File an Insurance Claim:

1. Contact the Insurance Specialist (974-5720) for information regarding the policy and claim procedures.
2. Complete written report of loss.
3. Provide documentation required to support the loss (i.e., police report, photographs, purchase invoices, repair estimates).
4. Insurance Specialist will notify the State or insurer and coordinate the claim.

For additional information, please visit Environmental Health & Safety.