University Policy ES-05.02-03/15

Policy Title: University Risk Management and Insurance Policy

Originator: Division of Student Affairs

Responsible Office: Office of Environmental Health and Safety

Reason for Policy/Purpose:

This policy is intended to initiate programs and procedures that assess and mitigate risk, preserve the physical and human assets of the University of West Florida and also provide adequate liability and insurance protection for University facilities, personnel, students and guests.

Who Does this Govern and Who Needs to Know this Policy?

This policy governs the University of West Florida Community.

Policy Statement:

1. University Office of Environmental Health and Safety.
   
   A. The Office of Environmental Health and Safety (EH&S) shall be responsible for coordination and oversight of Risk Management programs for the University including policy and program development, enforcement, and accident investigation. EH&S shall coordinate with the Office of Internal Auditing and Management Consulting (IAMC) and the University Risk and Compliance Counsel to assess and address areas of risk exposure.

   B. The Director of the Office of Environmental Health and Safety shall fulfill the duties of Safety Coordinator in connection with the University’s risk management and safety programs as described in Section 284.50, Florida Statutes.

   C. EH&S will work with representatives of the State of Florida Risk Management Trust Fund (“State Risk Management”) to maintain or provide insurance coverage made available through State Risk Management and as required for contractual compliance or suggested by current best practices.

2. Risk Management.

   A. Risk management framework - UWF risk management programs and procedures shall include assessment of four basic approaches to risk:

      i. Risk Avoidance--eliminate the exposure completely.
ii. Risk Control—reduce chance or size of loss, or make the likelihood more certain.
iii. Risk Transfer—via insurance or contractual language.
iv. Risk Retention—decide to bear the risk at an acceptable level.

Selection of an approach shall be made after considering a cost-benefit analysis taking into account the potential costs associated with the identified risk: financial cost, damage to reputation, opportunity costs, potential litigation, distraction from core missions, obsolescence and others.

B. Risk Management Assessment and Education
   i. EH&S collaboratively with IAMC and working through the University Risk and Compliance Council will annually assess institutional risk exposure and report the results of this assessment to executive leadership of the University.
   
   ii. EH&S will coordinate an ongoing program of risk management education for faculty and staff.
   
   iii. EH&S will collect and disseminate risk management resources to the University community.
   
   iv. EH&S will manage programs designed to protect the health and safety of the University community and to comply with regulatory requirements. EH&S staff will routinely conduct hazard assessments of campus facilities in order to control hazardous conditions on campus. EH&S is authorized to take appropriate actions to mitigate the hazard.

   v. EH&S will develop and maintain procedures as appropriate to monitor campus activities, events, and services to ensure that potential risks are identified and assessed according to the risk management framework described above. EH&S will identify key personnel involved in planning and producing campus activities, events, and services to facilitate effective and timely engagement. EH&S will collaborate with essential support and administrative units to ensure appropriate risk management measures are in place. Employees responsible for such activities, events, and services, including supervisors of staff directly engaged in planning and production should actively consult with EH&S on questions related to risk management.

3. Insurance.

   A. State Risk Management provides insurance coverage for the University and its employees 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 are available from EH&S.

   B. State Risk Management provides insurance coverage for the University’s buildings and contents. Coverage is provided for fire, lightning, hail, windstorm, explosions, and certain
other perils. All University departments should work with EH&S to ensure that contents and equipment inventories (including contents and equipment located in leased properties) are up to date so that appropriate coverages are identified. Certificates and policy descriptions are available from EH&S.

C. The University has limited authority to purchase supplemental insurance policies that are separate from the State Trust Fund. EH&S manages such policies, most of which are secured through state contracts.

D. Insurance claims against the University by employees or others should be directed through the EH&S Director or designee, who is the liaison between the claimant and State Risk Management 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. The report form and instructions are available from EH&S.

E. All claims involving workers’ compensation should be directed to the UWF Human Resources Department.

F. The Office of International Education and Programs (IEP) coordinates insurance related functions for faculty, students and staff while abroad. EH&S and IEP shall coordinate and communicate cross-functional responsibilities as necessary to reduce potential for injury and losses.

G. All incidents involving damage to UWF buildings or their contents must be promptly reported to the EH&S Director or designee. EH&S will file any necessary claims on behalf of the University for damages to buildings or contents.

H. Insurance issues related to university owned vehicles are addressed in UWF Policy PS-03.01-03/11- University Owned Vehicles.

I. Insurance coverage currently provided by State Risk Management or otherwise in use in the university community includes the following:

   i. Automobile Liability
   ii. Automotive Insurance
   iii. Boiler and Machinery
   iv. Building and Contents Insurance
   v. Childcare Insurance
   vi. Crime Insurance
   vii. Contractors Equipment
   viii. Court Awarded Attorney Fees
   ix. Electronic Data Processing
   x. Federal Civil Rights
   xi. Fine Arts Insurance
xii. General Liability  
xiii. Intercollegiate Athletics  
xiv. Law Enforcement Officers Accidental Death & Dismemberment  
xv. Student Professional Liability  
xvi. Summer Camps & Field Trips  
xvii. University Activities Abroad  
xviii. Study Abroad Program  
xix. Workers Compensation  

Change Justification:

This policy is being revised and updated to reflect current practice and regulatory requirements.

Authority and Related Documents:

Chapter 284, Florida Statutes.

History:


APPROVED: Dr. Judith A. Bense, President  Date: 3/27/15