

## VIII-1 Reporting of Insurance Claims

**NORTHWESTERN STATE UNIVERSITY**  
**Reporting of Insurance Claims**  
**(Including Worker's Compensation Claims)**

- I. Purpose and Scope:** To provide procedures for reporting claims or notice of loss.
- II. Reference:** Office of Risk Management (ORM), Division of Administration, Catalog of Insurance Coverages and Services
- III. Procedure:**

**Property Damage Claims**

**"The State of Louisiana provides insurance coverage for damage to state-owned property which includes damage to buildings and improvements, contents, inventories (including mobile equipment and excluding licensed vehicles), heating and air conditioning systems, and marine hulls 26-feet and under."**

**Responsible Person**

1. Report all claims for damage to property owned by the state to **University Affairs** in writing. If a loss or claim is serious in nature, it is to be reported by telephone and followed up in writing.

When a claim is reported, include the following:

- A. Location of property or unit
  - B. Date of loss
  - C. Description of loss
  - D. Location of item
  - E. Size, model and serial number of item, if applicable
  - F. Name of person reporting claim, listing job title and telephone number
  - G. Proof of ownership
2. Protect all property which has been damaged against further damage and make available for inspection by a claims adjuster assigned by the **Office of Risk Management**.

**NOTE: Do not assume any obligation or incur any expenses without authority from the Office of Risk Management.**

**Boiler and Machinery Claims**

**"The State of Louisiana provides insurance coverage for bodily injury and third party property damage claims where such losses result from state-owned boiler and machinery equipment, and for property damage to state-owned boiler and machinery equipment."**

**Responsible Person**

1. Report all claims for damage to boiler and machinery equipment to EHS Office in writing. If a claim involves bodily injury, it is to be reported by telephone and followed up in writing.

When a claim is reported, include the following:

- A. Location of property or unit
  - B. Date of loss
  - C. Description of item, to include size, model, serial number, and tonnage or capacity
  - D. Name, job title and telephone number of person reporting claim
3. Property which has been damaged is to be protected against further damage and is to be made available for inspection by a claims adjuster.
  4. Any objects and/or products which may have caused, contributed to, or which are suspected of causing an accident are to be retained and preserved as evidence.

### **Comprehensive General Liability Claims**

**"The State of Louisiana provides comprehensive general liability coverage for bodily injury and property damage claims resulting from operations for which the University could be held legally liable."**

#### **Responsible Person**

1. Report all general liability claims to EHS Office in writing. If a loss is serious in nature, it is to be reported by telephone and followed up in writing.
2. All lawsuits, demands, notices, summons, or other legal documents pertaining to a claim are to be forwarded immediately to Business Affairs.
3. Any objects and/or products which may have caused, contributed to, or which are suspected of causing an accident are to be retained and preserved as evidence.

**NOTE: Do not assume any obligation or incur any expenses without authority from the Office of Risk Management.**

### **Worker's Compensation and Maritime Claims**

**"The State of Louisiana provides insurance coverage for worker's compensation and maritime claims."**

#### **Departmental Supervisor Safety Coordinator**

1. Verbally notify Environmental Health and Safety Officer immediately (#4424) and University Police of the accident or occupational disease providing pertinent information (i.e., who, what, when, where, etc.). Please note that claims can be voided for delayed notification to ORM (over 5 days). The Environmental, Health & Safety (EHS) Section will be very hesitant to file accident reports on accidents that occurred over four (4) days prior to the incident notification date, as we may not be able to substantiate information and/or conditions.

#### **EHS Officer**

2. Information is taken and logged on the UPS/EHS Accident Report Log.

**NOTE: In the case of EHS Officer's absence, the departmental chain of authority is initiated to assume the accident reporting duties.**

3. An immediate scene visitation and assessment is performed and additional information required on the NSU Accident Report Form is gathered, recorded and certified.
4. Immediately upon completion (same date or next a.m.) Accident Report form with transmittal cover letter will be faxed to EHS Office for further reporting requirements to ORM.

**NOTE: In cases where University Police also respond to the accident, a separate incident report should be forthcoming from that office.**

5. If applicable, within 2-14 working days, the EHS Officer will perform an accident investigation so as to identify any unsafe acts, equipment and/or physical facility problems. Record information and immediately transmit a copy to University Affairs. Further steps such as maintenance work orders, safety training and/or the physical removal from service of any unsafe equipment shall be transacted by the EHS Officer and a report thereof provided to University Affairs and UPS accident log updated.
6. Collect any and all follow up medical reports and documentation and file in chronological accident report file with courtesy copy in employee file, if applicable.

### **EHS Officer**

7. Prepares and submits external report to Division of Administration, Office of Risk Management, in a timely manner.

### **Departmental Supervisor or Responsible Person**

8. If an injured employee returns to work after having lost time, EHS Officer is to be notified immediately by telephone and followed up in writing.
9. All lawsuits, demands, notices, summons, or other legal documents pertaining to a claim are to be forwarded immediately to University Affairs.

### **University Affairs**

10. Advises EHS Officer of any further investigative and/or other information gathering tasks required by ORM.

### **State Automobile Liability and Physical Damage Claims**

**"The State of Louisiana provides insurance coverage for liability and physical damage to state-owned and leased licensed vehicles and excess liability coverage for employee's private automobiles while being operated with proper authorization during the course and scope of state employment.**

### **Towing of State Vehicle**

**In the event that a state vehicle becomes disabled as a result of an automobile accident, the following steps should be followed by the operator:**

1. **DO NOT have the vehicle towed to a service station or wrecker yard where storage fees will be incurred.**

2. **Request that the vehicle be towed to the nearest authorized dealer. An authorized dealer is defined as the vehicle company that sells the particular make of vehicle that you are driving, i.e. Ford, Chevrolet, Dodge, etc.**
3. **Immediate notification of the accident should be reported to University Affairs so that the required DA 2041 can be completed and submitted to the Office of Risk Management within 24 hours of the accident.**
4. **Immediately following the accident, you should notify the Office of Risk Management, Transportation Unit, telephone (504) 342-8466, as to the location of the "towed" vehicle.**

**If you have any questions, please contact the State Risk Claims Supervisor at (504) 342-8466.**

### **Responsible Person**

1. Report all claims for liability or physical damage to state-owned and leased, licensed vehicles to University Affairs in writing. If a loss involves property damage estimated at \$5,000 or more, or if a loss involves any bodily injury, the loss is to be reported by telephone and followed up in writing.

Automobile accident reports are to be submitted with as much information as possible.

2. All lawsuits, demands, notices, summons, or other legal documents pertaining to a claim against the University are to be immediately submitted to University Affairs.
3. Retain and preserve as evidence any objects and/or products which may have caused, contributed to, or which are suspected of causing an accident.

**NOTE: If a loss occurs or a claim arises, do not assume any obligation or incur any expenses without authority from the Office of Risk Management.**

### **Aviation Claims**

**"The State of Louisiana provides insurance coverage for aviation losses which includes liability and hull coverage."**

### **Responsible Person**

1. Report all aviation claims in writing to EHS Office.

When a claim is reported, include the following:

- A. Complete description of aircraft including FAA number and serial number
  - B. Names and addresses of pilot, co-pilot and passengers
  - C. Exact location, date and time of accident
  - D. Names and addresses of third parties, if known
  - E. Description of damages
  - F. Circumstances surrounding /causing the accident
2. All lawsuits, demands, notices, summons, or other legal documents pertaining to a claim are to be forwarded immediately to University Affairs.
  3. Any objects and/or products which may have caused, contributed to, or which are suspected of causing an accident are to be retained and preserved as evidence.

**NOTE: If a loss occurs or a claim arises, do not assume any obligations or incur any expenses without authority from the Office of Risk Management.**

### **Bond and Crime Claims**

**"The State of Louisiana provides insurance coverage for bond and crime which includes performance, money and securities."**

#### **Responsible Person**

1. Report all claims in writing to EHS Office.

Information required to be submitted includes the following:

- A. Date of loss
- B. Location of loss
- C. Circumstances surrounding the occurrence
- D. Approximate value of loss
- E. Name, job title and telephone number of person reporting claim

**NOTE: If a loss occurs or a claim arises, do not assume any obligations or incur any expenses without authority from the Office of Risk Management.**

### **Medical Malpractice Claims**

**"The State of Louisiana provides medical malpractice coverage in accordance with the provisions of R.S. 40:1299.39 which details coverage and liability provisions. Medical malpractice coverage is extended to state health care professionals acting in a professional capacity in providing health care services by or on behalf of the state, including medical, surgical, dental, or nursing treatment of patients."**

Coverage excludes the following:

- A. Premises liability
- B. Bodily injury to employees arising out of employment by the insured
- C. All obligations under worker's compensation or similar laws, and
- D. Bodily injury received in handling or maintenance of automobiles, aircraft, watercraft, or transportation of mobile equipment by an auto owned, operated, rented, or loaned to any insured.

#### **Responsible Person**

1. Claims are to be submitted in writing to EHS Office.
2. All lawsuits, demands, notices, summons, or other legal documents pertaining to a claim against the University are to be forwarded immediately to University Affairs.
3. Retain and preserve as evidence any objects and/or products which may have caused, contributed to or which are suspected of causing an accident.

**NOTE: If a loss occurs or a claim arises, do not assume any obligation or incur any expenses without authority from the Office of Risk Management.**