WSU Insurance and Claims
Is this covered?

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Objectives

• Provide an overview of WSU insurance
  • Liability
  • Property – Buildings/Contents
  • Vehicle Loss Reserve Fund
• Claims process
• Next steps and recommendations
• Contacts for additional information

Insurance Overview - Liability

• WSU – A public institution of higher education (State Agency)
• Self – Insurance Liability Program (SILP)
• Department of Enterprise Services
• Liability .... you are covered, if....
Liability Coverage Limitations

- Only if negligent per statute
- Other entities covered by SILP
- Contract provisions
- Options
  - Event Insurance
  - Negotiate

Insurance Overview - Property

- Not provided by WSU – opt in coverage
- Current Coverage
  - Insurer - FM Global
  - Deductibles $100,000 with $10,000 option for contents
  - October to October policy period
- How to obtain coverage

Insurance Overview – Vehicle Loss Reserve Fund

- WSU self-insurance program for vehicles
- Current Coverage
  - Based on vehicle value and type
  - $0 deductible at this time (collision/comprehensive)
  - Fiscal year renewal with mid-year changes
- How to obtain coverage
Claims Process – Liability/Tort

- Liability/Tort Claim
  - Subpoena/attorney communication. You are represented, contact WSU Attorney General’s Office.
  - Receive notice of potential claim (phone call or written). Notify or direct the person to WSU Risk Management Services.
  - WSU does not have authority to settle a tort claim directly.

Claims Process – Property

- Property Claim
  - Determine if the damaged/destroyed property is insured.
  - Early notification is important, damage can initially appear minimal and become more extensive.
  - Typically a reimbursement, not direct pay.

1997 Kincaid Fire - UW

[Image of damaged building]
Vehicle Loss Reserve Fund Claim
- Complete Vehicle Accident Report (online preferred).
- Photographs
- Third party information
- Contact Risk Management Services
- Typically direct pay to vendor for vehicle repairs

Claims Process – Auto Liability
- Auto Liability Claim
  - Vehicle Accident Report is vital (online preferred).
  - Photographs
  - Third party information
  - Contact Risk Management Services
Next Steps and Recommendations

- Confirm all volunteers registered
- Confirm current property coverage
- Inventory of contents
  - High value
  - Critical to mission
  - Photographs/video
  - Business continuity

Next Steps and Recommendations

- Lease/loan agreements.
- Insurance requirements
- Expectations
- Make it manageable – don’t let perfect get in the way of good.
- Feedback!

Questions

Contact Risk Management Services

- Telephone 509-335-6893
- E-mail deb.donning@wsu.edu
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If you attended this live training session and wish to have your attendance documented in your training history, please notify Human Resource Services within 24 hours of today's date:

hrstraining@wsu.edu

This has been a WSU Training Videoconference