

WASHINGTON STATE UNIVERSITY

WSU Insurance and Claims Is this covered?

Deb Donning
 Risk Manager
 Risk Management Services
deb.donning@wsu.edu
 509-335-6893


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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

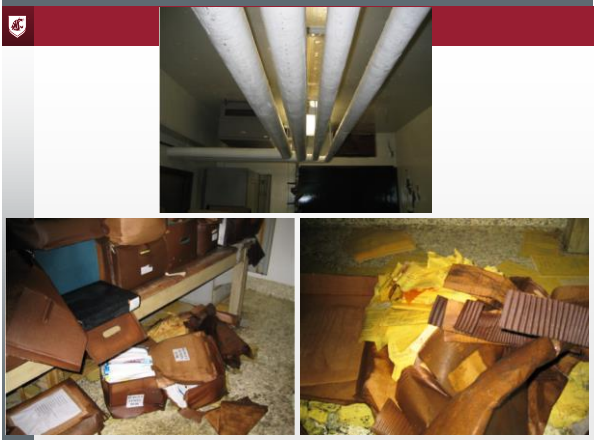
Claims Process – Liability/Tort

- **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



Claims Process – VLR


- **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
- E-mail riskmanagement@wsu.edu

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