



<b>UT Health Science Center: FI0135-H Insurance</b>	
<b>Version 1</b>	<b>Publication Date: 05/26/2022</b>

<b>No./Title:</b> F135 – INSURANCE	<b>Resp. Office:</b> FINANCE	<b>Effective Date:</b> 07/01/2016
<b>Category:</b> Accounting	<b>Last Review:</b> 12/18/2018	<b>Next Review:</b> 06/24/2021
<b>Contact:</b> Mike Ebbs, Associate Vice Chancellor	 901.448.5523	 mebbs@uthsc.edu
<b>Forms:</b> <a href="#">Report of an Occurrence Form</a> - <a href="#">Driver's Report of Vehicle Accident</a>		
<b>Related Policies:</b> <a href="#">Fiscal Policy FI0135 - Insurance</a>		

## PURPOSE

To provide procedures for the University’s various types of insurance programs.

## BACKGROUND

University **Fiscal Policy FI0135 - Insurance** provides information about the University’s insurance policies and the procedures for filing claims. This policy doesn’t apply to group employee insurance such as health, dental and vision (**See HR0345 – Group Insurance**).

## WORKERS’ COMPENSATION

The purpose of Workers' Compensation is to provide care and compensation to University employees who are injured or contract an occupational illness in the course of employment. The State of Tennessee Division of Claims Administration requires a Report of On-the-Job Injury or Illness to be completed by employee and supervisor for each job related injury or illness. Specific instructions are located on the UTHSC HR **Workers' Compensation and Risk Management website**.

## GENERAL LIABILITY INSURANCE

For incidents not involving healthcare incidents, automobile accidents or worker’s compensation claim reporting, the **Report of an Occurrence Form** must be filled out and sent to the UT [System Office of Risk Management](#).

## PROFESSIONAL LIABILITY

The UTHSC Office of General Counsel provides information and assists in reporting of medical and non-medical professional liability claims. All claims should also be reported to the UT Office of Risk Management. For non-medical claims, the **Report of an Occurrence Form** should be completed and returned to the UT [System Office of Risk Management](#).

## AUTOMOBILE LIABILITY

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Every automobile accident involving a vehicle owned by the University should be reported to the relevant law enforcement authorities. Then, the **Driver's Report of Vehicle Accident** should be completed and given to the UTHSC Facilities Services Department.

## PROPERTY INSURANCE COVERAGE

The Tennessee Division of Risk Management administers the State's property insurance program which covers all scheduled State and university-owned buildings and contents. Non-owned property for which the university has contractually assumed responsibility for is also covered.

The items discussed herein are **not** covered under the State's program. This is not a comprehensive list and the list changes. Contact the UT [System Office of Risk Management](#) for any questions related to the university's property policies. Property of students, faculty, and others is not covered and no liability is assumed for such property except by written agreement. Trees, plants, shrubs, precious stones and outside lighting equipment are excluded. Vehicles and watercraft are excluded as well as money and jewelry. Mold, asbestos, and sewage backup are also excluded.

The State of Tennessee maintains property insurance, which is subject to a \$25,000 deductible for each occurrence. The university has established an internal insurance replacement fund for repair or replacement expenses that fall under the \$25,000.00 deductible, subject to the limitations detailed below.

- a. Each budget entity of the university is responsible for repair or replacement expenses of losses (other than theft) up to \$5,000.00 per occurrence. In the case of theft coverage, the budget entity's responsibility is \$10,000.00 per occurrence.
- b. For losses in excess of the limits set in (a) above, the balance of the \$25,000.00 deductible amount will be paid from the university insurance replacement fund.

A completed **Report of an Occurrence Form** and all available documentation and photographs supporting the estimated losses should be given to the System Risk Management Office as soon as possible. Departments must utilize the State's emergency services vendors for all clean-up and efforts to protect the property from further damage.

## ADDITIONAL COVERAGE

The university is prohibited from procuring any liability insurance without the prior approval from the State of Tennessee Board of Claims. To ensure compliance, no department may procure commercial insurance without authorization from the System Risk Management Office. The university is also prohibited from holding harmless or indemnifying a third party. The university is, however, able to procure various non-liability insurance policies intended to reduce risk. These

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policies must also be approved by the System Office of Risk Management. Examples of these policies include but are not limited to:

1. Student health insurance
2. Comprehensive policies for vehicles and other assets not covered by the State's property insurance
3. Loss of revenue policies for large athletic events
4. International freight coverage to protect items shipped or received internationally.

### **PERSONAL LIABILITY CLAIMS**

Anyone who believes that they have incurred personal property damages or personal injury due to the negligence of a university employee must file a claim with the **Tennessee Division of Claims Administration** in accordance with their policies. In addition, the university requests that an **incident report** or the **vehicle accident report** also be completed depending on the type of incident. These reports allow the System Risk Management Office to identify any potential safety issues.