

Risk Management and Insurance Claims

Policy Statement

The Georgia Department of Administrative Services (DOAS) provides insurance to the University of Georgia (UGA) and the University System of Georgia Board of Regents through a self-insured program. The UGA Insurance and Claims Management office serves as the principal point of contact between UGA and the Georgia Department of Administrative Services (DOAS). The types of insurance coverages are: Auto Physical Damage, Building and Content, Fidelity Bond, Special Property/All Risk and State Tort and General Liability.

Reason for policy

Insurance and Claims Management has established guidelines to assure accurate procedures are initiated in the processing of all loss claims with the Georgia Department of Administrative Services. Insurance and Claims Management policies and procedures are established to assist those who may have questions concerning risk, liability, insurance coverage, or the processing of claims.

Procedures

We are required to provide a written notice of loss within 60 days after a loss is discovered and a written proof of loss with full details of the loss within 120 days after the loss is discovered. If full details of the loss are not known within 120 days, we may request an extension of time in which to file a proof of loss. Such a request must be made in writing to the Department of Administrative Services (DOAS) by our office and must be agreed to by DOAS. Failure to comply with these policy conditions are grounds for denial.

- Automobile Claims: All vehicle accidents regardless of fault should be reported immediately to the appropriate police agency and your immediate supervisor. Motor vehicle accidents occurring on campus must be reported to the University of Georgia Police. Any accident involving a state employee and a third party (vehicle, pedestrian, mailbox, etc.) should be called into the Netclaim Network at 1-877-656-7475. After contacting the network, contact Vance Silcott at 706-425-3083 with the claim center report number and police case number. Any accident involving damage only to a state vehicle (falling tree, hit a deer, fire, theft, etc.) can be reported directly to Vance Silcott at 706-425-3083 or vsilcott@uga.edu.
- Building & Content Claims: Notify the University of Georgia Police or local law enforcement authorities where appropriate. Take the necessary steps to protect the property from further damage. Report all claims to Vance Silcott at the Insurance and Claims Management office within 48 hours of the incident. Vance Silcott's email address is vsilcott@uga.edu or phone at 706-425-3083.
- Fidelity Bonds Claims: All incidents of employee dishonesty that result in a loss to the University of Georgia must be reported to the University of Georgia Police or local law enforcement authorities immediately. Notify Vance Silcott within 48 hours of the incident. Vance Silcott's email address is vsilcott@uga.edu and his phone is 706-425-3083.
- Special Property/All Risk Claims: Notify the University of Georgia Police or local law enforcement authorities where appropriate. Report all claims to Vance Silcott at the Insurance and Claims Management office within 48 hours of the incident. Vance's email address is vsilcott@uga.edu or phone at 706-425-3083.
- State Tort and General Liability Claims: Notify the University of Georgia Police or local law enforcement authorities to report all incidents or events resulting in an injury or property damage that could potentially be a liability to the University of Georgia. Report all claims to Vance Silcott at the Insurance and Claims Management office within 24 hours of the incident. Vance Silcott's email address is vsilcott@uga.edu or phone at 706-425-3083.
- Auto Rental Procedures: University of Georgia employees are authorized to rent automobiles while on official state business subject to certain limitations and restrictions. Within Georgia, use of the state contract with Enterprise Rent-A-Car or Hertz is mandated. If the point of rental is out of state, the statewide contractor is Hertz.

Additional contacts

- Vance Silcott
- Phone Number: 706-425-3083

Policy definitions

- The Auto Physical Damage coverage provides collision and comprehensive coverage for vehicles owned by UGA and leased vehicles if the lease is in excess of 30 days and there is intent to purchase the leased vehicle. [Automobile Physical Damage Policy](#)
- The State Owned Building and Content coverage provides for direct physical loss or damage to state owned property. Covered causes of loss include fire, lightning, explosion, windstorm, hail, smoke, vandalism, sprinkler leakage, flood, and water damage. [State Owned Building and Property Agreement](#)
- The General Liability policy provides coverage for those employees of the State, University of Georgia, and the University System of Georgia Board of Regents against personal liability for damages arising out of the performance of their job duties.

General Liability Agreement

- Fidelity Bond Coverage: The Fidelity Bond Coverage protects the State's assets from losses due to the dishonest acts of its employees or the failure of the employees to faithfully perform their job duties.
- The Special Property/All Risk policy insures property items not covered by the State Owned Building and Content Property Agreement. The coverage parts are: Money & Securities and Inland Marine. Inland Marine covered property includes Fine Art, Hull, Non-State Owned Property, and Transient State Property.

Special Property All Risk Agreement

- The State Tort Claims policy protects the State, University of Georgia, and the University System of Georgia Board of Regents against liability for torts (wrongful acts) committed by their employees while acting within the course and scope of their official duties of employment. [State Tort Claims Policy](#)

Responsibilities

- Responsible University Senior Administrator: Vice President for Finance and Administration
- Responsible University Administrator: Senior Associate Vice President for Finance & Administration
- Policy Owner: Office of Emergency Preparedness
- Policy Contact: Vance Silcott, 706-425-3083

Record Retention

Series documents requests for payment of insurance claims from the Georgia Department of Administrative Services Risk Management Division. Records may include: auto/liability/ property claim reports; estimates of repairs; accident reports; police reports; and correspondence. Department of Administrative Services Risk Management Division maintains statewide record copy.

Record Copy: Administrative Services

Retention: 5 years after claim paid or denied, [Guidelines](#)

FAQs

: **Automobile Liability Insurance - Physical Damage**

- **Do I have coverage while operating my personal vehicle on UGA business?**

If you are performing your official state duties at the time of the accident, then liability (bodily injury and/or property damage to others) coverage is provided to you per the State Tort Claims Policy.

- **If my personal vehicle sustains damage while using it on UGA business, will any kind of state insurance respond?**

No. The Automobile Physical Damage Agreement only provides coverage for damage to state owned vehicles.

Is it acceptable for any individual to drive a state vehicle:

No. State vehicles should be driven by state employees only.

- **Is Medical Payment coverage provided to passengers injured in a vehicle operated by a UGA employee while on UGA business?**

No. The injured passenger(s) will need to file a claim under their own health insurance policy and/or seek payment from the at-fault party.

- **Do I have coverage while operating a rental vehicle on UGA business?**

If you are performing your official state duties at the time of the accident, then liability (bodily injury and/or property damage to others) coverage is provided to you per the State Tort Claims Policy.

General Liability Insurance

- **How do I file a liability claim against the State of Georgia and the University of Georgia?**

Contact Vance Silcott at vsilcott@uga.edu or at 706-425-3083 for information on the procedures for filing a general liability claim.

- **If I leave UGA employment will I still have liability coverage provided to me by the State of Georgia (DOAS) if a person or organization brings a claim or lawsuit against me for an incident that had occurred while I was an employee of UGA?**

If you were performing your official state duties at the time of the alleged incident, then liability coverage is provided to you per the State Tort Claims Policy and the General Liability Agreement, regardless of the date the claim or lawsuit is brought against you and/or UGA. However, if you should receive notice of claim or lawsuit you must immediately provide these documents to the UGA Office of Legal Affairs to avoid jeopardizing your coverage.

Property Damage Insurance

- **Is my own personal property covered by the State Owned Building and Personal Property Agreement?**

No. The State Owned Building and Personal Property Agreement only covers buildings and contents owned by the State of Georgia (BOR/UGA).

- **We do not secure our UGA computers or laptops in our campus building. If one disappears, can we file a claim under the State Owned Building and Personal Property Agreement?**

Loss due to mysterious disappearance or theft without visible evidence of forced entry or forced removal from a security device (e.g. cable lock) is not reimbursable under the State Owned Building and Personal Property Agreement.

- **If we believe lightning caused the damage to a piece of equipment due to a thunderstorm with lightning in the area, then why is it necessary to complete a Lightning Affidavit?**

Visible lightning is not sufficient to support a claim for lightning damage. A Lightning Affidavit completed by a certified electrician is required for reimbursement of a property loss attributed to lightning.

Special Property/All Risk Insurance

- **How do I insure property such as laptops, tractors or any other equipment that may be taken off campus or used outside of a campus facility?**

Equipment that is taken outside or off campus should be insured under our All Risk policy. Property Control must have an [Authorization to Use UGA Equipment Off Campus](#) form completed and on file in order to insure off campus equipment. The Special Property/All Risk Policy has two components - Money & Securities and Inland Marine. The Inland Marine policy covers Fine Art, Boats (Hull), Transient and Non-State Owned Property (items being borrowed which are in UGA's care, custody, and control). To insure any such items, please contact Vance Silcott in Insurance and Claims Management at 706-425-3083. DOAS and the Excess Insurance Company now require the following information when Fine Art, Non-State Owned Property and/or Transient Property coverage is requested: detailed schedule of each item, description, replacement cost value, date acquired, original cost new, and location of item (physical address).

- **Does UGA property insurance cover leased equipment that is in a building leased by UGA? If so, how do I get proof of coverage?**

The State of Georgia is self-insured, but the insurance does not automatically cover non-state or non-UGA owned equipment. Non-owned equipment that is in the care, control, and custody of the University of Georgia can be insured under the All-Risk Policy. The state requires completion of a detailed spreadsheet (available from the UGA Risk Management Office) and a letter from the leasing company indicating insurance is the responsibility of UGA while in our care, control and custody. Once the documentation is sent to the state, a certificate can be issued to the leasing company to provide proof of insurance.

[◀ Records and Records Retention](#) | [Vending Services](#) ▶

Policy Dates

Effective Date:

Date Last Updated: 03/30/2018

Date of Last Review:

Date of Approval:

Previous Version of Policy: