

ISU/Extension Operations

Insurance, Claims and Liability Information for FY10

A. General Liability Insurance

The ISU Extension programs, including 4-H and Master Gardeners, operate as agencies of the State of Iowa which are self-insured. Claims against the State of Iowa are handled as provided in Chapter 669 of the Code of Iowa which authorizes tort claims against the State of Iowa on account of wrongful death, personal injury or property damage incurred by reason of the negligence of the University or its employees (Iowa Tort Claim System). Chapter 669 also sets forth the procedures by which such claims may be brought.

Claims

To file a claim for third party property damage or injury resulting from a 4-H or Master Gardener related activity or event, please contact the Office of Risk Management (ORM) at 515-294-7711 for assistance.

B. Auto Liability

Personal Vehicles Used For University Business

Note: We refer to the term “primary insurance” throughout this section. Primary insurance means that it is the first insurance responsible in a loss. Other insurance may be considered secondary, or in some cases, losses can be shared on a percent basis.

ISU Extension employees are not covered by the commercial auto policy through LaMair-Mulock-Condon. Extension employees using their own vehicles on official university related business are required to carry auto liability insurance with minimum limits as required by the State of Iowa and that coverage is considered primary. Employees using their own vehicle for University related business should submit university travel mileage as a reimbursement expense. The University's travel reimbursement program incorporates insurance expenses into the mileage rate calculation for personal vehicle use.

In an accident, the vehicle owner must use their own automobile insurance coverage as the primary insurance. The University will **not** reimburse an employee, or other private owner, or their insurer for any deductible or liability claim paid by their auto insurance policy or for any damage to the vehicle. This same policy applies to employees using their vehicle only on occasion for business as well as those required to use their personal vehicle as a condition of employment.

The Regents Motor Vehicle Self-Insurance Program will apply as excess liability coverage when the employee was on University related business at the time of the loss and the limits of the vehicle owner's policy have been exhausted. Although most standard auto policies will not exclude coverage when using your personal vehicle for occasional business trips, extensive use may mean adding additional coverage. The only way to be sure is to check with your carrier to ensure you are covered for your type of business use.

If any personal property is damaged or stolen as a result of being transported or stored in a vehicle, the property is not covered by the university. Employees should consult with their

personal lines insurance provider to determine if coverage for property in vehicles is included in their homeowners insurance policy.

Recommendations for Personal Auto Insurance Coverage and Excess Liability (Non-Owned, Borrowed, Personal Vehicles)

The personal lines insurance market is fairly divided between split limits and combined single limit options. The general preference is to move to combined single limits which have more flexibility than a specific Bodily Injury (BI) and Property Damage (PD) limit.

Combined Single Limit – these are each occurrence limits and can be used for BI or PD on a combined basis. Umbrella policies are used for limits above the \$500,000. Most companies are requiring the \$500,000 level before attaching the umbrella.

Split Limit Options – These limits are Bodily Injury each person/ Bodily Injury each accident/property damage each accident. Umbrella policies are used for limits above the 500 / 500 / 500 level. Most companies will offer the Umbrella attaching at 500 / 500 / 100. This will vary by insurance company.

University employees must carry a minimum of at least \$250,000 each accident; however, the Office of Risk Management recommends that all employees using personal vehicles for business would provide \$1,000,000 as a minimum level coverage.

Claims

Accidents involving personal vehicles and a third party must be reported to the Office of Risk Management. To report a claim, please contact Deb Keys in the Office of Risk Management (ORM) by phone at 515-294-7711 or via e-mail at dlkeys@iastate.edu.

University/State Owned Vehicles

Vehicles owned by Iowa State University are covered for both liability and physical damage by the Regents Motor Vehicle Liability Pool (RMVLP). This coverage is considered primary. A monthly premium is paid for each vehicle which covers the following:

- Injuries to Others
- Damages to Vehicles or Property of Others
- Damages to University Vehicles - \$500 Department Deductible

Restrictions:

- Coverage is limited to department-owned or leased vehicles registered with Transportation Services.
- University owned vehicles are to be used for university related business only. Private or improper use of the vehicle invalidates the coverage and the driver is responsible for any liability or damages.
- Drivers are responsible for all tickets and citations.

Employee Injuries – Medical Insurance

Workers' Compensation covers injuries that occur during the course and scope of employment even if it is while driving or riding in a vehicle. Contact Human Resource Services at 294-3753.

Auto Claims in University/State Owned Vehicles

Reporting Accidents

If you are involved in an accident while driving a University vehicle, no matter how minor and regardless of who is at fault, you must inform your department immediately and submit a RMVLP Accident Report Form to Transportation Services within 24 hours. A packet with complete instructions on what to do if you are in an accident, insurance information, and the reporting form is located in all Transportation Services vehicles. To report vehicle accidents see Transportation Services Accident Reporting at http://www.transportation.iastate.edu/accident_report.html

Claims

Vehicle claims are coordinated by the Office of Risk Management. For questions or to provide information, call 515-294-7711.

C. Property Insurance

Miscellaneous University-Owned, Leased or Loaned Property Coverage

The Office of Risk Management (ORM) and Cincinnati Insurance offers an optional protection program to provide coverage for miscellaneous property items you may want or need to insure. The program provides protection for property (owned or leased) against theft or other “all risk” perils. This program is not designed for computer or computer related equipment. A separate electronic data processing program is available to protect computer equipment.

A summary of coverages follows:

- Comprehensive coverage, except for specific policy exclusions.
- Coverage based on replacement cost.
- \$1,000 deductible per occurrence.

If you have any questions regarding this optional coverage or have an interest in obtaining a quote, please contact Deb Keys in the Office of Risk Management at 515-294-7711 for assistance.

Claims

To report a property damage claim, please contact Deb Keys in the Office of Risk Management (ORM) by phone at 515-294-7711 or via e-mail at dlkeys@iastate.edu .

Property - Personal and Non-University Owned Coverage

ISU Extension, the University and the State of Iowa do not assume responsibility for personal or non-university owned property kept or stored. Individual staff members are responsible for their own belongings, including personal books, journals, library materials, manuscripts, and other personal belongings that may be kept on the campus. Should damage or loss occur, the payment for loss or replacement is the responsibility of the individual. Staff members are encouraged to be sure that their personal insurance covers their personal property kept away from home.

Compensation may be made in cases where the ISU Extension program has been negligent or has assumed the responsibility because the property has been specifically authorized for use in an Extension activity. Compensation will require both the recommendation from the Extension Office and central administration approval, and is subject to the availability of funds from the operating unit.

D. Workers Compensation

Workers Compensation coverage for University paid employees is provided through provisions of Chapter 85 of the Code of Iowa, Section 85.57 and 85.58, Employees of the State. To report incidents involving work-related accidents or injuries to employees contact the Department of Human Resource Services at <http://www.hrs.iastate.edu/workerscomp/homepage.shtml>.

E. Requests for Certificates of Insurance

All requests for certificates of insurance are coordinated through the Office of Risk Management (ORM). If an outside entity is requiring you to provide a certificate or proof of insurance, please send an email request to Deb Keys (dlkeys@iastate.edu) or to the Office of Risk Management (!orm@mail.ats.iastate.edu). To facilitate processing the certificate request, the following details should be included in your email:

- Name of event/activity (include brief description)
- Beginning and end dates of event/activity
- Location of event/activity
- Name and address of the outside entity requiring the proof of insurance
- Distribution instructions (would you prefer the certificate be mailed, emailed, faxed, etc.)

**Office of Risk Management
Iowa State University
3618 Administrative Services Building
Ames, Iowa 50011-3618
Phone: (515) 294-7711
FAX: (515) 294-3105
Email: !orm@mail.ats.iastate.edu**

ORM Contacts

Rebecca Adair, Director of Risk Management and Insurance
For questions regarding risk management, liability, contract review, and the 4-H program
Email: bladair@iastate.edu

Deb Sunstrom, Risk Analyst
For questions regarding waivers and releases, liability, and contracts
Email: dlsunst@iastate.edu

Susie Hamilton, Risk Analyst
For questions regarding waivers and releases, liability, and contracts
Email: susie@iastate.edu

Deb Keys, Insurance/Claims Coordinator
For general insurance needs, certificate of insurance requests, and claims processing
Email: dlkeys@iastate.edu

Dawn Hitsman, Administrative Support
Email: dmhitsm@iastate.edu