

County Insurance Operations

Insurance, Claims and Liability Information for FY10

A. General Liability Insurance

Operations and activities that are strictly limited to those of the County Extension Offices and those employees paid as County Extension employees are covered by a commercial general liability policy through LaMair-Mulock-Condon and Cincinnati Insurance Company. The policy provides coverage for claims incurred due to County Extension operations or acts by County Extension employees that occur on the county office premises only. **This commercial policy does not cover 4-H activities or Master Gardener activities.**

B. Auto Liability Insurance

County Extension employees are covered by a commercial auto policy through LaMair-Mulock-Condon and Cincinnati Insurance when driving their personal vehicle for business related purposes. The Non-Owned and Hired Auto limit of liability coverage for any one accident or loss is \$1,000,000. This coverage is excess over the county employee's personal auto coverage. The policy is limited to excess liability only and does not provide physical damage coverage to the employee's vehicle.

Claims

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

C. Property coverage – Business Personal Property (Group Contents) (OPTIONAL)

This insurance is optional. The policy provides coverage for business office property, including computers and satellite dishes. A summary of coverages follows:

- Comprehensive coverage, except for specific policy exclusions.
- Replacement cost on business personal property.
- Replacement cost on computer equipment and satellite dish.
- \$250 deductible per occurrence.
- The following limits per county have been built into the policy:
 - Computers and equipment \$10,000 (higher computer limits are available per county request)
 - Debris Removal \$10,000
 - Cargo, All Risk \$10,000
 - Valuable Papers \$50,000
 - Extra Expense \$50,000
 - Accounts Receivable \$50,000
 - Fine Arts \$25,000
 - Personal Property (Off Premises) \$5,000
 - Fire Department Service Call \$25,000
 - Personal Property of Others \$1,000

The business personal property coverage with Cincinnati Insurance is coordinated through the Office of Risk Management in conjunction with LaMair-Mulock-Condon. If you have an interest in purchasing this optional coverage, 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.

D. Workers Compensation

Workers compensation coverage for County Extension employees is provided by a commercial insurance policy through LaMair-Mulock-Condon and Accident Fund Insurance Company. County Extension employees should contact the Office of Risk Management to report incidents or file a claim involving work-related accidents or injuries, including bodily injury in a vehicle accident.

Who handles the claim services?

The Office of Risk Management has contracted with Accident Fund Insurance Company to handle workers compensation claims for County Extension employees. The Accident Fund is responsible for determining compensability (accepting or denying a claim), authorizing the use of any alternate medical care provider, issuing benefits to employees based on lost work time, payment of medical bills and paying permanent impairment benefits related to claims as required by Iowa Workers Compensation law.

The Office of Risk Management is the Extension contact for workers compensation questions, claims processing, and for assistance with appropriate and timely return to work issues.

How do employees report a work-related accident, injury or illness?

The employee should contact their supervisor, who will fill out a First Report of Injury Form (FROI) and send it to the Office of Risk Management. The FROI form is available on the Extension Finance website or by contacting the Office of Risk Management at 515-294-7711. Any medical bills received for an employee's work related injury should be forwarded to the Office of Risk Management for processing.

NOTE: The completed First Report of Injury Form is to be mailed or faxed to the Office of Risk Management within 24 hours of the incident/injury. (FAX 515-294-3105)

E. Crime Bond Insurance (OPTIONAL)

State of Iowa code requires each county carry crime bond insurance for their county's Extension District Treasurer. Aside from the Treasurer, there are many additional crime exposures to consider from other employee classifications and volunteer positions that are routinely responsible for handling checks and cash. In our continuing efforts to provide insurance options of value to county operations, ORM offers the optional blanket crime bond insurance coverage to protect counties against criminal actions in the workplace. The major advantage in purchasing crime insurance on a blanket basis is that the coverage is not specific to job titles and automatically extends to all of the following: 1) Treasurer, 2) all employees, 3) board members, and 4) volunteers.

Under the current blanket policy with Cincinnati Insurance, we have the ability to offer a variety of coverage options and limits which are outlined below, each with a \$250 deductible:

Levels of Coverage	Limit	2009 Annual Premium (per county)
Option 1: Public Official Bond - Treasurer Only (Required by state code; however, not recommended by ORM)	\$20,000	\$106
Option 2: Blanket Bond – Treasurer, All employees, Board, and volunteers	\$25,000	\$191
Option 3: Blanket Bond – Treasurer, All employees, Board, and volunteers	\$50,000	\$297
Option 4: Blanket Bond – Treasurer, All employees, Board, and volunteers	\$100,000	\$394
Option 5: Higher limits in excess of \$100,000 available on a per county basis. If interested, please contact ORM.	>\$100,000	

Unlike other county extension commercial insurance policies which renew July 1st each year, the crime bond policy renews annually on January 1st. The coverage offered through the Office of Risk Management is optional; however, we urge all counties to consider it. We do understand that circumstances in some counties would not make participation in this program beneficial, such as those counties where the bond coverage is paid by the county.

If you have any questions or an interest in purchasing this crime bond coverage, please contact Deb Keys in the Office of Risk Management at 515-294-7711 for assistance.

F. Directors and Officers Insurance

Directors and Officers (D&O) coverage is for Extension Council members. Coverage is for the individuals in their capacity as a council member offering advice on the operations of the organization. The policy provides defense and judgment coverage for claims arising out of their position on the council. Exposures are diverse and would include business judgment, financial direction and program related decisions. In addition to the positions listed above volunteers are also covered while under the direction of the council or employees.

The D&O coverage is also extended to cover Employment Practices Liability. Exposures related to this are from discrimination, harassment, and termination related claims from current and future employees. Coverage includes both defense and any possible judgment.

Limits are \$1,000,000 for each occurrence, subject to a \$1,000,000 aggregate in any policy year.

The policy has -\$0- deductible for individual board members, -\$0- for all board members as a group, \$10,000 deductible for the entity, and \$20,000 for employment related claims.

Limits are currently shared for all counties under the same policy. Defense costs are covered in the policy and are included within the limits of liability. The deductibles listed above also apply to defense costs. The insurance carrier will assist Extension in securing qualified defense counsel in the event of a claim.

Extension contracted for D&O coverage beginning with FY02. Therefore, only claims made and

claim occurrences after July 1, 2001 will fall within the scope of coverage going forward.

Claims

To report a Directors and Officers 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.

G. 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

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