

University of Alaska Anchorage	Section EHS/RMS
ADMINISTRATIVE SERVICES MANUAL	Part Policy
Policies and Procedures	Statement 18
Title <i>SELF INSURANCE COVERAGE</i>	Effective Date 10/09/09

*General
Coverage
Statement*

The University of Alaska is covered for property and liability exposures through a combination of self-insurance and excess insurance programs with large deductibles. Losses that fall within these deductible levels, including those for which the university is contractually liable, are covered by the financial resources of the university and are administered under the university's self-insurance claims program. However, the program does not provide for adding other parties as additional insureds, waiver of subrogation or release and hold harmless for acts of negligence or willful misconduct attributable to non-university employees or groups.

*Certificates of
Insurance*

Because the university is self-insured, we do not issue true certificates of insurance. Instead, letters or self-insured certificates evidencing coverage are sent to requesting parties. To obtain a letter of coverage, provide UAA Environmental Health & Safety/Risk Management Support (EHS/RMS) with a copy of the pertinent contract, memorandum of agreement or purchase order. After review, arrangements will be made to provide a letter of coverage as appropriate.

Normally UAA does not require letters of coverage from other Alaskan municipal, state, or US governmental agencies as they are also self-insured. However, those agencies must still contractually agree to the limits of coverage and indemnification that UAA specifies.

*University
Property
Coverage*

The following guidelines apply for loss and damage coverage of university property:

- there is a department deductible per auto physical damage claim of \$2,500, zero deductible for auto liability claims
- separate incidents cannot be combined for application of deductibles
- property loss (contents) and damage incurs \$1000 department deductible, no coverage for mysterious disappearances

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- coverage for rented or leased vehicles or other property is only provided if pre-authorized by travel authorizations or purchase orders
- university funds cannot be used to pay traffic citation fines issued to employees for improper or unsafe driving practices unless the citation was beyond the control of the driver as determined by EHS/RMS (generally maintenance deficiencies)
- no coverage is provided for routine or required maintenance or property damages and losses resulting from lack of maintenance
- insurable damage to university buildings is covered with no deductible
- when personal use of university or leased property is authorized, individuals' personal insurance is primary
- aviation physical damage is covered with a \$5,000 deductible, aviation liability is covered with a zero deductible.

*Reporting
Property
Loss*

Documentation of forced entry or accidental damage must be provided for each property loss claim. In exceptional circumstances, as determined by EHS/RMS and System Office or Risk Services (SORS), claims resulting from unauthorized entry with no evidence of forced entry will be considered. The preferred method of documenting loss or damage is by an official police report. All suspected thefts should be reported to the University Police or other appropriate law enforcement agencies. For more reporting details, see [*EHS Procedure 12, PROPERTY LOSSES AND CLAIMS.*](#)

*Purchasing
Supplemental
Insurance*

Departments may purchase supplemental collision insurance from rental agencies for vans, trucks and other large or special vehicles. Supplemental liability options should not be purchased without consulting with EHS first. Personal injury options should be refused as employees are covered under Workers Compensation and other employee benefit programs.

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*Non-Employees
Using University
Vehicles*

Departments should consider having non-employees, including students, complete a [Release of All Claims form \(EHS/RMS Appendix 13\)](#), before traveling in university owned, leased or rented vehicles. Non-employees, including students, who repeatedly use university provided vehicles need only complete the release once a year. Contractors and vendors providing services to the university and using university vehicles must be made contractually liable by including the release in their contract. Contact EHS/RMS at 786-1351 or ayssg@uaa/.alaska.edu for more details or guidance if needed. Students unless concurrently employed by the university are prohibited from driving university owned or leased vehicles with rare exceptions as determined by EHS/RMS.

*Authorized
Personal Use of
University
Vehicles*

Employees who have been provided vehicles for personal use, to include university owned, rented, or leased vehicles, or vehicles provided by external organizations should complete an [INDEMNIFICATION CLAUSE \(APPENDIX 14\)](#). The form should be maintained in the employees' department. Employees must provide their departments with proof of endorsement on their personal auto insurance in Alaska statutory limits. Employees who have been provided such vehicles are not authorized to allow non-university drivers to use the vehicles.

*3rd Party
Claims*

Claims for damages by non-university employees (including students) or entities for which the university may be liable, are investigated by the SORS. Employees and departments should immediately notify EHS/RMS (786-1351 or ayssg@uaa/.alaska.edu) or SORS (786-7755 or sdrisk@alaska.edu) when claims are made against the university. **Departments and employees should not admit liability on behalf of the university nor make or negotiate restitution.**

*Off-Campus
Use of University
Property*

Employees who have been authorized by their supervisors to use [university property off campus](#) (form) are responsible for its security and care. Off-campus use must be formally approved by a supervisor in conformance with the Statewide Property Manual ([section P.10](#)).

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*Responsibility
for Loss*

If property authorized for off-campus use is lost, stolen or damaged, EHS/RMS evaluates and judges responsibility based on proof of forced entry or unauthorized entry as previously described and the degree of employee negligence. In questionable cases, EHS relies on supervisory recommendations and investigation results.

In cases of loss where an employee or department has been determined to be negligent, EHS may deny a property claim. In these cases, individual employees are responsible for compensating the university through their own financial resources or their own insurance policies. Departments may elect to assume responsibility for losses attributable to employee or department negligence. In any case, employees should consult with their personal insurance companies.

*Personal
Property
On-the-job*

Employees who are pre-authorized, in writing, by their supervisors to use personal property on university premises are afforded property coverage less \$1,000 deductible. Proof of forced entry or damage caused by the university's negligence must be documented by an official police report. In exceptional circumstances, as determined by EHS/RMS and SORS, claims resulting from unauthorized entry with no evidence of forced entry may be considered. Again, employees should consult with their personal insurance agents prior to bringing authorized, work-related personal property on campus. Non-job related personal property (decorations, personal touch items, etc.) that is used on university premises is not covered by SWORM under the university's self-insurance program.

In all cases of personal property loss or damage claims, the owners are responsible for providing:

- accurate descriptions, costs, dates of purchase, and original receipts
- documentation of repair or replacement costs
- documentation of authorized, job-related, personal property use

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- official police reports concerning the loss
- arranging for repair or replacement (reimbursement is subject to System Office of Risk Services approval)

Use of Personal Vehicles for University Business

Employees using their personal vehicles for work related activities are responsible for insuring their vehicles and resolving and funding claims associated with the use of their privately owned vehicle in accordance with Alaska statutes. To compensate for this responsibility, employees can apply for mileage reimbursement in advance of travel through their departments. The mileage reimbursement has been developed to consider the cost of insurance as well as fuel, maintenance, and depreciation. Please contact UAA Travel at 786-1444 for further details.

Workers Compensation Insurance

University employees are covered by Workers Compensation Insurance for injuries and illness resulting from job activities. When work related injuries or illnesses occur, a Report of Occupational Injury or Illness form must be completed and filed with SORS within five working days of an incident ([see EHS/RMS Procedure 11, ACCIDENT REPORTS](#)). Contact EHS/RMS (786-1351 or ayssg@uaa.alaska.edu) or SORS (786-7755 or sdrisk@alaska.edu) for further details and report form instructions if needed.

Health & Special Insurance

Contact Personnel Services at 786-4608 for details concerning employee medical and dental benefits. Contact Student Health Center at 786-4040 for student health insurance. Special [student accident/travel](#) , [foreign visitor](#), [event](#), and [student profession liability](#) insurance is available through SORS managed plans. Contact EHS/RMS (786-1351 or anglt@uaa.alaska.edu or SORS (450-8157 or sdrisk@alaska.edu) for further information on these special plans.

Professional Liability Insurance

University employees who are authorized to represent the university and are acting within the course and scope of their employment are covered for professional liability including malpractice. The University

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is not obligated to defend employees against claims arising from actions that are outside the course and scope of their employment. Letters of coverage are available as described in the Certificate of Insurance section of this policy. [Professional liability insurance coverage](#) for students participating in practica and internships is provided through SORS managed plans. Please contact ayssg@uaa.alaska.edu or SORS (450-8157 or sdrisk@alaska.edu) for additional information or application forms.

Art Insurance

Student, faculty and staff artwork to be placed in an approved art exhibition must be reported to SWORM prior to being displayed on university property. Please contact UAA EHS/RMS (786-1351 or ayssg@uaa.alaska.edu) or SORS (450-8157 or sdrisk@alaska.edu) for the appropriate [report form](#). An approved art exhibit is an exhibit that has been organized, managed and supervised by a university faculty or staff member with department head approval. Please contact EHS/RMS (786-1351 or ayssg@uaa.alaska.edu) for assistance on contracts and insurance if you are coordinating an art exhibit with another institution.

Personally owned art that is displayed in offices or workstations is considered personal property and is excluded from university self-insurance coverage. Art works owned by the university must be included on inventory records maintained by the UAA Property Clerk.

Losses due to theft or damage are reported and insured in the same manner as other university and personal property. Artists or owners are responsible for maintaining proof of ownership and value. Photographs of artwork should be made and submitted with all loss claims.

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*Environmental,
Occupational,
and Other Losses*

The University is not insured for remediation of pollution or regulatory fines associated with environmental, occupational, and other regulatory citations. Responsible departments are required to identify funding for such items.

Risk & Release

To help control losses, departments are responsible for having students and visitors complete the [Agreement to Release All Claims](#) form (EHS/RMS appendix 15). This form not only provides a release to the university, but also advises people of their personal responsibilities and university insurance options. Consult with EHS/RMS (786-1351 or ayssg@uaa.alaska.edu) about the advisability of using the form. Usually only persons participating in hazardous, transportation, or special activities need to complete it. The completed forms must be retained by the departments for a period of two years after the conclusion of the hazardous or special activity. A special parental indemnification form is available from EHS/RMS (786-1351 or ayssg@uaa.alaska.edu) for minors (under the age of 18).

*Memorandum
Of Agreement*

To reduce the risk exposure to the university, all external agency agreements that are not processed through the Purchasing Department should be made in written contract form. A [generic memorandum of agreement](#) is provided in Grants & Contracts appendix of the Administrative Services Manual or by contacting EHS/RMS (786-1351 or ayssg@uaa.alaska.edu). This memorandum contains contractual language that can be modified to meet the needs of university departments and external agencies. Keep in mind that there are some things that the university cannot do. We cannot name people or organizations as additional insureds nor can we indemnify others for acts of their own negligence. Contact EHS/RMS (786-1351 or ayssg@uaa.alaska.edu) prior to modifying the language.

*Employment
Practices*

The University of Alaska is fully self-insured for claims and litigation arising out of most employment related actions. Covered individuals

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Liability

include the University of Alaska, members of the Board of Regents, University of Alaska employees, members of University sanctioned advisory councils, and authorized volunteers under the direct supervision of a University of Alaska employee.

The General Counsel Office (450-8080) must be notified of any written demand or notice received from a person advising that it is the intention of such person to hold an insured responsible for the consequences of an employment action including a grievance filed under Board of Regents' policy or regulation; formal notice to the University from a governmental agency, such as the Office of Civil Rights; or a Summons & Complaint through a judicial system.

The risk management self-insurance pool covers loss amounts arising out of settlements or judgments approved in writing by the General Counsel and/or President that the University is legally obligated to pay because of an insured event. The departmental deductible is \$5,000 per claim for all settlements or judgments arising out of claims or litigation.

Independent Contractor Insurance Limits

Insurance limit setting is generally accomplished by SORS in collaboration with departments, UAA EHS/RMS, Procurement Services, and Facilities Project Services. However, the final determination is set by SORS. Units that fail to incorporate SORS recommended insurance limits could be held accountable for losses in excess of those paid by the lower limit set by the unit. Please contact EHS/RMS (786-1351 or ayssg@uaa.alaska.edu) or SORS (450-8157 or sdrisk@alaska.edu) for the current limits and structure.

Special Event Insurance

Some organizations that use UAA facilities do not have their own event insurance or their policies do not meet UA insurance standards. To assist these organizations with meeting UA insurance standards when using UAA facilities, sponsoring UAA departments can assist non-UA user groups with applying for special event coverage through the Statewide

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Office of Risk Management. Application forms are available at [EHS/RMS Appendix 22](#). The user group (not the sponsoring department) is billed for the insurance cost after the SORS has assessed the event risk factors and determined the premium price.

This insurance program is **not** to be used for internal or other UA departments and programs that may be using UAA facilities. However, departments are encouraged to consult with UAA EHS/RMS (786-1351 or ayssg@uaa.alaska.edu) prior to performing unusual or other high hazard or high risk activities and events. A schedule of hazard classifications is located on page two of the application form.