University Policy

Volume G1: Governance

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<th>G1.3 Reporting and Filing Insurance Claims</th>
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<td>Effective Date: 05/01/2014</td>
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**POLICY STATEMENT**

Northeastern Illinois University (the “University”) provides insurance coverage for property and liability exposures appropriate for the risk. In the event of a property loss, wrongful act or other Incident that exposes the University to potential liability, the University maintains a process for reporting and filing claims.

**PURPOSE OF THE POLICY**

This policy and included procedures provide guidance to the University community in the reporting and filing of insurance claims.

**WHO IS AFFECTED BY THIS POLICY**

University faculty and staff.

**DEFINITIONS**

Wrongful Act: A "Wrongful Act" is an action, error, or omission that takes place within the course of performing professional services; the event triggering coverage under any professional liability policy.

Claims: Written Notices that demand action on the part of University.

Notices: Letters from attorneys and lawsuits.

General Liability Incidents: These Incidents include the following:
- Fatalities
- Serious head injuries
- Loss of sight or hearing
- Molestation, sexual assault or rape
- Lawsuits other than the Court of Claims unless there are multiple claimants for the same occurrence
- Events where the damages are likely to exceed the University's self-insured retention of $350,000.

These Incidents are more thoroughly defined in the University’s commercial general liability policy and must be reported to Risk Management as soon as possible.

Property Damage Incidents: These Incidents include damage to University property either through willfulness or negligence by a person or entity or by natural phenomena. These Incidents are more thoroughly defined in the University’s property damage policy and must be reported to Risk Management as soon as possible.
Northeastern Illinois University purchases insurance to protect its resources and assets. Examples of coverage included in the University’s program of insurance are property, business interruption, crime, commercial general liability, educator’s legal liability (including officers and directors), special risk accident, foreign liability and liquor liability.

All department Claims involving property loss or other Incidents which expose the University to potential loss or liability must be reported immediately to Risk Management, which will assist the department in reporting and filing a Claim with the appropriate insurance carrier.

I. In the event of a Property Damage Incident, all University faculty and staff are expected to do the following:
   a. Report Incidents of damage to University property, to Risk Management as soon as possible.
   b. In the event of a property loss, the following steps should be taken by the department:
      1. Protect the property from further damage
      2. If water is involved, begin remediation and drying immediately. The use of specialists may be required for books and valuable papers.
      3. Establish a record system to record all costs and expenses related to the loss including cleanup efforts of University staff or contracted parties.
      4. Take photos or video of the damage.
      5. Retain damaged property until the Claims adjuster has been consulted.
   c. Contact Risk Management to coordinate the investigation and report Claims with the University's insurance provider.
   d. Commercial property losses are subject to a deductible, which may be charged to the department sustaining the loss.

II. In the event of a General Liability Incident, all University faculty and staff are expected to do the following:
   a. If made aware of an Incident where someone was injured, assess the situation and contact University Police (ext. 4100).
   b. Contact Risk Management to coordinate the investigation and reporting of Claims with the University's insurance provider.
   c. Do not make any promises or financial commitments on behalf of the University. Departments are not authorized to settle Claims.
   d. Prospective claimants must submit Claims in writing to Risk Management and include the following:
      • A statement of occurrence,
      • Time of occurrence,
      • Location of occurrence, and
      • Specifically what type of relief is being requested.

III. In the event of an Educator’s Legal Liability Claim, all University faculty and staff are expected to do the following:
   a. Report employment practice Claims and Claims alleging “Wrongful Acts” or Notices to Risk Management or General Counsel who will then immediately notify the insurance carrier.
   b. Equal Employment Opportunity Commission (EEOC) and Illinois Department of Human Rights (IDHR) charges must be reported to General Counsel and may be reported to Risk Management, if appropriate, but they are not considered Claims while they are at those agencies.
   c. Do not make any promises or financial commitments on behalf of the University. Departments are not authorized to settle Claims.

IV. In the event of other types of Claims, all University faculty and staff are expected to do the following:
   a. Contact Risk Management for Claim filing guidance.
HISTORY

Formerly Administrative Memorandum No. 2 – Insurance: Filing Claims Under Self-Insurance Program effective date 03/01/1995

CONTACT INFORMATION

Please direct questions or concerns about this policy to:

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<th>Contact</th>
<th>Phone</th>
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<tr>
<td>Assistant VP for Procurement and Support Services</td>
<td>773-442-5308</td>
<td><a href="mailto:r-filipp@neiu.edu">r-filipp@neiu.edu</a></td>
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DISCLAIMER

The University reserves the right to modify or amend sections of this policy at any time at its sole discretion. This policy remains in effect until such time as the Responsible Officer calls for review. Requests for exception to any portion of this policy, but not to the policy statement, must be presented in writing to the Responsible Officer.