

# DEPAUL UNIVERSITY

---



## Insurance Claims - University Property and Liability

**Category:** Operations

**Responsible Department:** Insurance and Risk Management

**Responsible Officer:** Treasurer

**Effective Date:** 10/18/2023

---

### Policy Summary

---

This policy provides information to be used in the event that an insurance claim must be filed on behalf of the University.

---

### Scope

---

This policy affects the following groups of the University:

- Full-Time Staff
- Part-Time Staff
- Full-Time Faculty
- Part-Time Faculty
- Students

This policy affects all members of the above groups.

---

### Policy

---

Incidents and accidents that occur during the course of DePaul University business may result in harm and subsequent financial loss to personnel and university units. When this happens it is important to properly report and manage these incidents so loss can be minimized and, when appropriate, the affected person or university unit be reimbursed so they may continue to effectively carry out business activities.

Accidents both on- and off-campus causing injury or illness and theft of or damage to university property must be reported to Public Safety, which will file an Incident Report and who in turn will also notify Insurance & Risk Management. Theft or property damage both on- and off-campus must be reported to the local police. The budget manager of the affected university unit is responsible for

gathering the proof of the extent of the loss, and submitting this information to Insurance & Risk Management to file a claim.

Insurance & Risk Management manages the university's insurance claims, acting as a liaison between the affected university unit and the applicable insurance company. Insurance & Risk Management will evaluate all submitted property claims to determine if an insurable loss has occurred and will forward claims to the insurer as appropriate. Payment for losses is the unit's responsibility until such time as the insurer has approved and paid for the loss. Once Insurance & Risk Management has received payment for the loss from the insurer the funds will be forwarded to the affected unit for reimbursement.

The affected unit will be responsible for a deductible in the amount of twenty-five hundred dollars (\$2,500) for each property claim. Insurance & Risk Management should be notified of all losses regardless of the amount. Those losses having the potential to exceed the twenty five hundred dollar deductible will be forwarded to the insurer as appropriate.

In the case of a very large university property loss (e.g. complete loss of a building), a loss fund may be established to help facilitate the quick recovery and return to normal operations of all affected departments.

For Worker's Compensation claims, Insurance & Risk Management will collaborate with the Office of Human Resources, as necessary, in accordance with the Sick Pay, Short and Long-Term Disability policy, as well as for the Family and Medical Leave Act (FMLA) policy.

The university does not provide insurance coverage for employees' or students' personal property. If a theft of or damage to personal property occurs, employees or students should consult their homeowner's or renter's insurance policy.

#### NON-PROPERTY INSURANCE CLAIMS

If a non-property insurance claim arises (such as a claim involving DePaul personnel, a guest on DePaul property, or an independent contractor) a review process may be undertaken by Insurance & Risk Management with input from the Office of the General Counsel and the insurer to determine potential liability and defense and/or settlement of the claim among the parties.

A unit with responsibility for the loss may be required to pay for the part of the loss not covered by insurance, such as the deductible or self-insured retention. Decisions on such matters will be made by the Executive Vice President and the Office of the General Counsel, with input from the responsible department or office.

#### DEFINITIONS:

**Insured Loss:** An incident or accident that causes injury or damage to property resulting in financial loss that may be reimbursable, in whole or in part, subject to the terms and conditions of DePaul's applicable insurance coverage.

**University Property:** Assets, including autos, real property and business property (e.g. computers, office equipment etc.) owned, operated or leased by DePaul for use in conducting university business.

---

## Procedures

---

### ACCIDENTS:

If an accident occurs on university owned, operated or leased property that results in (or the potential for) injury or illness, the following must occur:

1. Seeking proper medical attention is the first priority.
2. The injured party (if able) or an employee/student who witnessed the accident must contact Public Safety who in turn will notify Insurance & Risk Management.
3. If the accident results in an injury to a DePaul employee, the employee or their supervisor must contact Insurance & Risk Management to file a Workers Compensation claim no later than one business day after the injury.

If an accident occurs at an off-campus university sponsored event, while away on university business, or at an off-campus educational activity, the following must occur:

1. Seeking proper medical attention is the first priority.
2. If the off-campus accident results in an injury to a DePaul employee or student, the injured party should follow the applicable policies and procedures of the off-campus site.
3. As soon as practicable, the injured party must file a report with DePaul's Public Safety Office.

If an injury occurs to a DePaul student, the DePaul employee overseeing the activity is responsible for ensuring the student follows these procedures.

### THEFT OR PROPERTY DAMAGE TO DEPAUL UNIVERSITY PROPERTY:

If there is theft of or property damage to university property, the following must occur:

1. The manager of the university unit where the theft or property damage occurred must contact Public Safety and the local police to report the incident.
2. If the university property is not located on DePaul owned, operated or leased property, the employee/student in possession of the property should report the incident to the local police.

3. The unit manager must then notify Insurance & Risk Management that the department wishes to file an insurance claim (see section below for submitting a claim).

#### SUBMITTING A CLAIM FOR AN INSURED LOSS:

In order to initiate a claim as an insured loss the following must occur:

1. The unit manager must submit the claim to Insurance & Risk Management by emailing [insuranceclaim@depaul.edu](mailto:insuranceclaim@depaul.edu).
2. The unit manager must include the DePaul University Public Safety Incident Report or other appropriate report from a public agency (i.e. police or fire report) with their claim to Insurance & Risk Management.
3. The unit manager must provide proof of the extent of the loss (e.g. receipt or repair estimate).

---

### **Divisional Collaborations**

Office of General Counsel  
Office of Human Resources  
Public Safety

---

### **Contact Information**

Manager, Risk & Insurance 55 East Jackson Blvd., Suite 803  
(312) 362-6880  
[compliance@depaul.edu](mailto:compliance@depaul.edu)

---

### **Appendices**

None

---

### **History/Revisions**

Origination Date: 11/12/1991  
Last Amended Date: 10/18/2023  
Next Review Date: N/A