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Insurance and Risk Management

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INTRODUCTION



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SECTION 1

Insurance Overview





Fun is like insurance; the older you get, the more it costs.

Kin Hubbard

Insurance Definitions

Negligence: failure to take proper care in doing something.

In insurance, negligence is the failure to take reasonable action to prevent damage or harm to either a person or property.

Liability: the state of being responsible for something, especially by law.

In insurance, to be liable for an incident, their actions must be proven negligent.



How Our Insurance Coverage is Provided

-The Insurance Office at EH&S serves as the liaison with the Department of Financial Services (DFS) and the Department of Management Services (DMS) for issues related to insurance.

-The Insurance Office oversees the investigation of claims and suits as well as the negotiation of any third-party settlements. From a University-wide perspective, the Insurance Office acts as an advisor to the University in situations leading to exposure, risk, and Insurance.

-The University of Florida obtains coverages for auto liability, general liability, and property (building and contents) coverage through the State Risk Management Trust Fund (the "Fund") which is administered by DFS.

-Additional supplemental insurance coverage can be purchased through DMS at a cost to university departments (ex. Electronic Data Processing Equipment, Fine Art, and Ocean Marine Coverages).



Who Is Covered?

Individuals Covered Under UF's Liability Coverage

Employees acting within the course and scope of their University employment.

Agents

Volunteers**

**Volunteers are eligible for Workers' Compensation coverage if:

They fit the State of Florida's definition of a volunteer.

- Volunteer - Any person who of his own free will provides goods or services to the named insured, with no monetary or material compensation as defined in Chapter 110, Part IV, Florida Statutes.
- To be considered a volunteer for UF, the volunteer has completed volunteer process through HR including completing the [Volunteer Form](#).

Individuals NOT Covered under UF's Liability Coverage

Employees while during personal time

Outside parties using University facilities

Students

Alumni

Vendors



Auto Liability

-Employees and volunteers of the University are insured to operate owned or non-owned vehicles while acting in the course and scope of their employment.

-If a UF employee or volunteer negligently operates an automobile and causes personal injury or property damage, the State Risk Management Trust Fund provides liability coverage.

-The Fund is administered by the Florida Department of Financial Services, Division of Risk Management.

-The Fund does not provide physical damage coverage (comprehensive or collision).

-The department assigned to operate the vehicle is responsible for the cost of repairs when the employee is at fault for the accident or not within the course and scope of employment.

-If the other party involved in the accident is at fault, Risk Management can reach out to the at fault party's insurance and facilitate repairs with the insurance adjuster for the university department.

-When an accident involves two State owned vehicles, the repairs of the vehicles are handled between the two departments.

Physical damage coverage can be purchased. For any additional questions please contact the EH&S Insurance and Risk Management Department at (352) 392-1591 or email to Risk@ehs.ufl.edu.

Auto Liability Coverage Details

Policy Number: AL-0171

Named Insured: University of Florida

Coverage dates: July 1 to July 1

In accordance with Chapter 284, Part II and Section 768.28, Florida Statutes, the limits of liability (under the waiver of sovereign immunity law) for which the State may be sued, are \$200,000 each person, \$300,000 each occurrence.

All University vehicles should carry a copy of the auto liability certificate in the vehicle.



What To Do In Case of an Auto Accident

At The Scene

Contact local law enforcement to report the accident.

- If the accident occurs on campus, contact the University Police.
- This is required even with minor damages and no physical injuries.

The driver must immediately notify their supervisor of the specifics related to the accident.

Provide the officer with the University auto policy number.

Do not accept responsibility for the accident on your behalf or that of the University.

Obtain a copy of the Driver Exchange of Information form.

What To Do After Leaving The Scene of the Accident

The Following Documentation Must Be Submitted Within 3 Days After the accident to the Insurance and Risk Management Department.

- The driver must complete an [Injury or Incident Report](#).
- The supervisor must provide a written statement advising who was operating the vehicle and what job duties the driver was performing at the time of the accident.
- Provide a copy of the Driver's Exchange form.

General Liability

Florida Statute Chapter 284, Part II, requires the Division of Risk Management to provide liability insurance coverages to all State of Florida agencies through the State Risk Management Trust Fund (the “Fund”), a self-insurance fund.

The Fund is liable for bodily injury and property damage to other people caused by the negligence of university employees or designated volunteers while acting within the course and scope of employment.

The self-insurance coverage includes Premises and Operations, Personal Injury, and Professional Liability.

If higher limits of coverage are required, an event policy or a stand-alone General Liability policy can be purchased to satisfy the coverage requirements.

General Liability Coverage Details

Policy Number: GL-0171

Named Insured: University of Florida

Coverage dates: July 1 to July 1

Coverage Limits: In accordance with Chapter 768.28, Florida Statutes, the limits of liability (under the waiver of sovereign immunity law) are \$200,000 each person and \$300,000 per occurrence for all claims occurring after 10/1/2011.



What To Do In Case of a General Liability Incident or Accident

At The Scene

Contact local law enforcement to report the accident.

- If the accident occurs on campus, contact the University Police.

To report a physical hazard, please also notify Facilities Services Work Management.

Do not accept responsibility for the accident on your behalf or that of the University.



What To Do After Leaving The Scene of the Accident

The Following Documentation Must Be Submitted Within 3 Days After the accident to the Insurance and Risk Management Department.

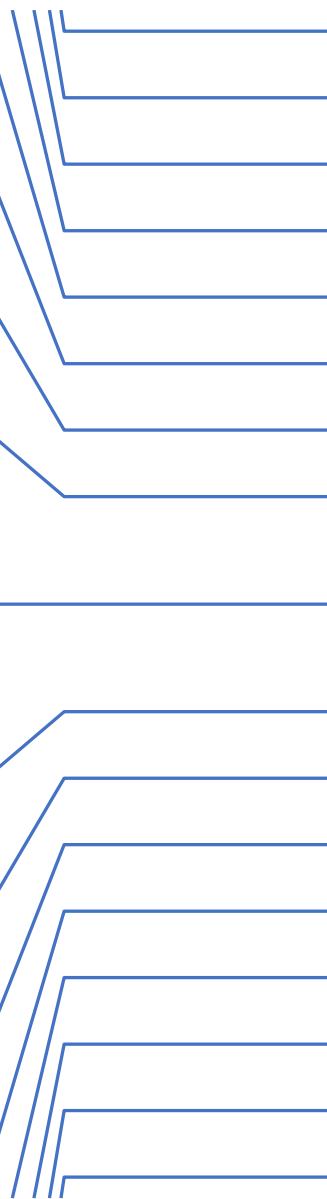
Report the safety/environment condition on the EH&S website [Injury or Incident Report](#).



SECTION 2

Risk Management





The ability to make risk scenario simulations is a profoundly helpful way for leadership to engage in risk management.

Hendrith Vanlon Smith, Jr.

Risk Management at UF

The University of Florida uses risk management to identify, assess, and prioritize risks in an effort to control, avoid, minimize, or eliminate the effects on its assets. University of Florida uses risk managers to negotiate risk assumption, avoidance, retention, transfer, or any other strategies to appropriately manage and mitigate risk.

The term Risk Management describes two closely related functions:

Traditional risk management focuses solely on risks that can be insured.

For example: a trip and fall or a fire that destroys a building.

Enterprise risk management is a tool to identify and prevent organizational disasters.

For example: Company collapses due to technology failure.

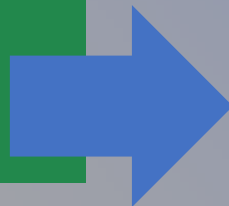
We believe *everyone is a risk manager*, and our job is to provide the service and support needed to succeed.

Documenting The Risk

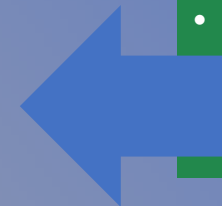
The process of documenting any risks that could keep an organization or program from reaching its objective. It's the first step in the risk management process, which is designed to help companies understand and plan for potential risks.

Formal Risk Assessment

- ERM
- Compliance



- What are the exposures?
- Where are they?
- Who is responsible?
- How can we mitigate them?
- When should we act?



Informal Risk Assessment

- Meetings
- Dialogues

There Are Five Basic Steps of The Risk Management Process:

1. Identifying the Risk.
2. Analyze and prioritize risks based on the likelihood or occurrence and potential impact.
3. Treat the Risk and Implement Strategies to Mitigate Risks.
4. Monitor and Review the Risk
5. Learn and Improve the Process



Five Basic Steps of The Risk Management Process



Thank You

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