



University Insurance

Policy Number	3-110.2
Responsible Authority	Director, Enterprise Risk and Insurance Management
Initiating Authority	Vice President for Compliance and Risk
Effective Date	1/19/2022
Date of Origin	8/24/2006

APPLICABILITY/ACCOUNTABILITY

This policy applies to all departments, officers, employees, agents, and volunteers of the university.

POLICY STATEMENT

It is the policy of the University of Central Florida to procure appropriate insurance to protect university assets including its employees, property, and financial position. The Office of Enterprise Risk and Insurance Management is responsible for procuring and managing all University of Central Florida insurance coverages. The vice president for compliance and risk (or approved designee) must approve insurance coverage contracts which bind the University of Central Florida Board of Trustees to legal and financial obligations. The Office of Enterprise Risk and Insurance Management does not manage personal insurance for employees or students. The following policy outlines the administration of the University of Central Florida insurance program. Failure to comply with this policy and the procedures outlined will be viewed as a violation of the policy and may result in employee disciplinary action.

Types of Coverage

State Coverage

In accordance with section 284.30 and 284.31 Florida Statutes, the University of Central Florida is provided mandatory insurance coverage via the self-insurance fund known as the State Risk Management Trust Fund administered by the Department of Financial Services, Division of Risk Management. Insurance coverage includes:

- Automotive Liability

- Court Awarded Attorney Fees
- Federal Civil Rights and Employee Discrimination
- General Liability
- Property (real and personal)
- Workers' Compensation and Employer's Liability

I. Optional Statewide Commercial Coverage

The Division of State Purchasing administers the insurance coverage program for all state agencies in accordance with section 287.022, Florida Statutes; state universities are eligible to participate in the insurance coverage program. Optional coverage provided includes but is not limited to:

- Accident and Sickness Liability (Camp and School)
- Accidental Death and Dismemberment – Law Enforcement
- Contractor's Equipment
- Electronic Data Processing (EDP) Equipment
- Fine Arts Insurance (Indoor and Outdoor)
- Miscellaneous Property

II. Optional Commercial Coverage

Additional commercial insurance coverages are procured to further protect the university as needed. Coverage required for a specific project, department, or contract must be procured by the Office of Enterprise Risk and Insurance Management. The Office of Enterprise Risk and Insurance Management collaborates with departments to assess the need for additional coverage. Types of optional commercial coverage provided include but are not limited to:

- Automotive Physical Damage
- Commercial General Liability
- Equipment Breakdown
- International General and Automotive Liability
- Travel Accident and Sickness
- Professional Liability

The Office of Enterprise Risk and Insurance Management does not administer and therefore the procedures do not apply to the following insurance programs:

- Intercollegiate Athletics
- Student and Employee Health
- UCF College of Medicine Self Insurance
- Worker's Compensation
- Direct Support Organizations (DSO)

Risk Prevention and Mitigation Requirements

The University of Central Florida cannot prevent incidents, accidents, or disputes from arising out of university operations, activities, and events. Insurance serves as a risk mitigation tool to transfer the cost of potential loss resulting from injuries, property damage, lawsuits, and other

costly risks. In addition to insurance, there are several tools that can be leveraged to reduce the likelihood and/or severity of various risks. All members of the university community are asked to adhere to the below risk prevention and mitigation requirements to reduce the university's liability and exposure.

Risk Prevention and Mitigation Requirements - Automotive

- All university-owned vehicles must carry the State Risk Management Trust Fund's *Certificate of Coverage* as proof of insurance. Additionally, the Office of Enterprise Risk and Insurance Management strongly encourages each department to put a copy of the "Know Before You Go" pamphlet in each university-owned vehicle. Copies of the pamphlet can be found on the Office of Enterprise Risk and Insurance Management website or are available upon request.
- It is the responsibility of the individual department, division, unit, etc. to confirm the validity of the driver's license of the employee or volunteer. Only those with a valid license may operate a vehicle, per F.S. 322.03(1). The Florida Department of Highway Safety and Motor Vehicles provides a FREE [website](#) to check the status of an employee or volunteer's driver's license.

Risk Prevention and Mitigation Requirements – Third Party Contracts

- To protect the university from exposures created by vendor's operations, misconduct, or negligence, vendors providing goods or services via contract are required to meet the university's minimum insurance requirements. The university at its sole discretion, has the right to deviate from any of these minimum insurance requirements based on potential risk exposure.
- Vendors may request that UCF departments maintain certain insurance coverages as specified in the agreement. If requested insurance coverages do not meet the minimum insurance coverages provided by the university, the Office of Enterprise Risk and Insurance Management must review these insurance requirements prior to contract approval to ensure minimum coverage and limits are met.

Mandatory Reporting of Incidents

All UCF employees are required to report if they become aware of one of the incidents outlined below involving faculty, staff, or students, within 24 hours of the time of notice:

- Fatality
- Major paralytic conditions such as paraplegia and quadriplegia
- Second or third-degree burns
- Amputation, permanent loss of use or permanent loss of sensation of a major extremity
- Head or brain injuries resulting in coma, behavioral disorders, personality changes, seizures, aphasia, or permanent disorientation
- Loss of sight in one or both eyes
- Loss of hearing
- Injury resulting in incontinence of bowel or bladder

- Sexual molestation, sexual assault or rape
- Bodily Injury resulting from Medical Services

Liability

University employees and/or representatives must not make any statements regarding liability, responsibility, or payment of any medical costs or other damages to any third parties. Questions regarding reporting, claims handling, and processing should be referred to the Office of Enterprise Risk and Insurance Management.

PROCEDURES

I. Insurance Management and Administration

Procurement

- Any university department entering into a legal agreement (including, but not limited to, leases and contracts) must contact the Office of Enterprise Risk and Insurance Management 20 days in advance to ensure appropriate coverage is in place, unless the insurance coverages specified in the agreement or contract meet the minimum insurance coverages provided by the university. The department is responsible for requesting review by the Office of the General Counsel and the Office of Enterprise Risk and Insurance Management.
- Requests for insurance coverage related to a project, agreement, or department function can be made 20 days in advance of any deliverable dates by submitting a request to the Office of Enterprise Risk and Insurance Management at riskmanagement@ucf.edu.
- Notice to the Office of Enterprise Risk and Insurance Management is required to secure coverage for equipment and comprehensive/collision coverage for university fleet vehicles. Requests for vehicle and equipment coverage can be submitted to the Office of Enterprise Risk and Insurance Management at riskmanagement@ucf.edu.
- Notice to the Office of Enterprise Risk and Insurance Management is required to secure coverage for real property additions. Property additions must have a completed Certificate of Occupancy to be scheduled. Requests for property coverage can be submitted to the Office of Enterprise Risk and Insurance Management at riskmanagement@ucf.edu. The completed certificate of occupancy should be attached to the request.

Premiums and Costs

- Coverage specific to an entity/department function must be paid for by the department. Invoices outlining coverage and cost are provided by the Office of Enterprise Risk and Insurance Management to the entity within 60 days of renewal.
- Requests for additional coverage must be paid by the entity requesting the coverage. Invoices outlining coverage and cost are provided by the Office of Enterprise Risk and

Insurance Management within 60 days of procurement and/or renewal.

- Claims cost as a result of department specific coverage and/or specific equipment will be allocated to the applicable department or entity.

Activity-Related Insurance

- Certain activities require insurance coverages that explicitly address specific exposures. Should a department, college, or unit engage in any of the activities listed below, individuals will need to reach out to the Office of Enterprise Risk and Insurance Management at riskmanagement@ucf.edu for more details regarding the coverage noted including procurement options, recommended limits, and acceptable evidence of insurance coverage.
 - Academic, recreational, and service programs involving minors: sexual abuse and molestation insurance coverage required
 - In-person youth and athletic camp: accident and sickness insurance coverage required
 - Events involving the consumption of alcohol: liquor liability insurance required
- The coverages noted above for the activities highlighted are not the complete list of insurance requirements. However, the coverages noted are unique to the listed activities.

Vendor Insurance

- UCF departments contracting with a vendor may contact Procurement Services and request standard contract templates that include approved insurance requirements.
- The department is responsible for requesting review by the Office of the General Counsel and the Office of Enterprise Risk and Insurance Management for the following contracts:
 - Contracts requesting insurance coverage inconsistent with the standard contract template;
 - Contracts involving high risk activities (High risk activity is defined as any activity which inherently has the potential to pose an increased risk of harm, illness, injury or property damage either due to the activity itself or the frequency of the activity.); and
 - Contracts involving certain services or activities including data storage, software development, medical or health services and research, media services, or intellectual property

II. Incidents, Accidents, and Claims Submissions

The Office of Enterprise Risk and Insurance Management will submit and manage all insurance claims on behalf of the university and university departments. Timely and complete reporting of incidents and accidents to the Office of Enterprise Risk and Insurance Management is important to the claims submission process. The following information, when applicable, must be obtained and documented after any accident or incident:

- Contact information for injured parties and witnesses,
- A description of what occurred,

- A description of damage or injuries that resulted, and
- The location, date of incident, and photographs, whenever possible.

Automobile Accidents

- All accidents involving university vehicles must be reported to the proper authority for investigation and documentation, which includes but is not limited to, the local police department, the Office of Enterprise Risk and Insurance Management, and the employee's direct supervisor. An [Automobile Accident Report form](#) is available on the Office of Enterprise Risk and Insurance Management website as a reporting tool.
- The State Risk Management Trust Fund does not provide physical damage coverage ("comprehensive" or "collision") for university-owned, rented, or personal vehicles involved in work related accidents. In the event of an at-fault accident, departments are responsible for the cost of repair for damages to university vehicles. In the case of all other accidents, the department is responsible for any vehicle repair costs in excess of the awarded payment the Office of Enterprise Risk and Insurance Management collects from the responsible party(ies) or their insurer. The Office of Enterprise Risk and Insurance Management will complete all subrogation efforts for damages to the responsible driver or insurer as indicated. Individuals are responsible for damage to personal or rented vehicles.

All Other Claims

Incidents involving injury or property damage or damage to university property must be promptly reported to the Office of Enterprise Risk and Insurance Management via phone (407-823-0691) or email (riskmanagement@ucf.edu). Be prepared to discuss and provide the information noted in Part II of this policy. The Office of Enterprise Risk and Insurance Management will coordinate the claims process as appropriate.

FORMS AND RELATED INFORMATION

[Insurance concerns](#)

[Worker's Compensation issues](#)

[SAFE Form Process](#)

[Contracts Review Overview](#)

[Cobblestone Approval Process](#)

[Youth Protection Program](#)

CONTACTS

The Office of Enterprise Risk and Insurance Management, 4365 Andromeda Loop N, Orlando, FL 32616-0001, riskmanagement@ucf.edu

POLICY APPROVAL (For use by the Office of the President)	
Policy Number: 3-110.2	
Initiating Authority and University Policies and Procedures Committee Chair:	 Date: 12/16/21
President or Designee:	<div style="display: flex; align-items: center;"><div style="margin-right: 10px;">Alexander Cartwright</div><div style="border: 1px solid red; padding: 2px; font-size: 0.8em;"><small>Digitally signed by Alexander Cartwright Date: 2022.01.19 09:36:35 -05'00'</small></div><div style="margin-left: 10px;">Date: 1/19/2022</div></div>

History 3-110 8/24/2006; 3-110.1 7/29/2015