

Clemson University Risk Management

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Risk Management

Office of Risk Management

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Office of Risk Management

* Workers' Compensation Coordinator

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Property & Liability Insurance

Required to purchase from State

Insurance Reserve Fund

Property & Liability Insurance

- * Annual Update – all property
- * Adding/Removing
 - Structures/Equipment/Vehicles

Contents/Equipment

- * Fixed location – Building
 - * Floater
 - Moves from location to location
 - Out-of-country location
- World Wide Coverage

Property Claims

- * Secure the property/Reduce the claim
- * Call Facilities – 656-2186
- * Call Risk Management – 656-3354

SC Tort Claims Act

Title 15, Chapter 78, SC Code of
Law (as amended) 1976

Does not apply to federal suits

Tort Liability Insurance

* Who is covered?

Clemson University, employees, and volunteers while carrying out their official duties

Tort Liability

**\$1,000,000 Limit
Per Occurrence**

VOLUNTEER - Policy Definition

- *Person or entity
- *Provides goods or services
- *No financial gain

Volunteer Form

Must sign release

Automobile Liability

\$ 600,000 combined single limit

Applies to university-owned,
leased or borrowed vehicles

Automobile Liability

Pays when the university driver is at fault in an accident

Driving Personal Car

*Owner's insurance is
primary

Comp & Collision Policy

New vehicles must be added to the Policy for Coverage to apply

Automobile Accidents

Call Police (FR-10)

Call Ambulance

Tow Truck – where vehicle taken

Automobile Accidents

Driver obtains repair estimates

\$ 1,000 – Adjuster must see vehicle

Automobile Accidents

*Get information on injuries

REPORT AUTO CLAIMS

Call Risk Management

(864) 656-3354

(864) 656-3365

REPORT AUTO CLAIMS

QBE Specialty Services

1-800-206-1913

S. C. Fleet Safety Program

- * Accident Review Board (ARB)
- * ARB sends letter to supervisor and employee

S. C. Fleet Safety Program

* Appeal Process

- Accident Review Board

- President

- State

Driver Improvement Classes

- * Routine driver
- * Permanently assigned a vehicle
- * Employees in at-fault collisions
- * Nine or more points or 2 state accidents

Driver Improvement Classes

*8 hour – initial class

*4 hour – refresher (every 3 years)

Workers' Compensation

- * For employees only
- * Volunteers, contractors, students are not covered

Workers Compensation

Claims Reporting (CompEndium)

Call 1-877-709-2667

Safety

- * Environmental Health & Safety
- * Self-inspections
- * Safety Training – May request

Contracts

- *Must have letter from president to sign contracts
- *Liability may not cover you

Contract Language

- * Hold Harmless/Indemnification
- * SC – Governing State
- * Can't waive subrogation

Summons & Complaints

- * Letters from Attorneys

- * Threats of Law Suits

- * Law Suits

Certificates of Insurance

- *Name and mailing address
- *Cannot add them to our policy

Accident Ins/Field Trips

- *Purchase accident insurance through RM website

Accident Ins/Field Trips

*\$25,000 Primary Accident

*\$ 0 deductible

Accident Ins/Field Trips

*Thirty-five Cents per person,
per day

Foreign Travel Insurance

*Student application

*Faculty/staff application

Rental Cars

*Enterprise

- Insurance Included

Rental Car

- *Other rental car companies
 - Ryder – can add vehicle
 - CU insurance excess

Questions?

*Call us anytime you have a question.

Risk Management

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