Clemson University
Risk Management

Linda J. Rice, Director
Risk Management
Office of Risk Management

* E-306 Martin Hall, Clemson, SC 29634-5339

* Linda J. Rice - Phone: 656-3354
Workers’ Compensation Coordinator

Denise Godwin – Phone: 864–656-3365

FAX: 864-656-4558
Property & Liability Insurance

Required to purchase from State Insurance Reserve Fund
Property & Liability Insurance

* Annual Update – all property

* Adding/Removing
  - Structures/Equipment/Vehicles
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
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
$1,000,000 Limit
Per Occurrence
VOLUNTEER - Policy Definition

- Person or entity
- Provides goods or services
- No financial gain
Volunteer Form

Must sign release
$600,000 combined single limit

Applies to university-owned, leased or borrowed vehicles
Pays when the university driver is at fault in an accident
Driving Personal Car

*Owner’s insurance is primary
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
*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
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
Purchase accident insurance through RM website
$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
Other rental car companies
- Ryder – can add vehicle
- CU insurance excess
Call us anytime you have a question.
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* Linda J. Rice – 656-3354
  Busyone@clemson.edu

* Denise Godwin – 656-3365
  Godwinp@clemson.edu