

## About UC Insurance Programs

The University of California is primarily self-insured. In some cases, excess coverage is applicable. Each UC location is assessed on an annual premium schedule. When losses occur, the campus is reimbursed for losses covered under UC's insurance policy.

### UC Self-Insured Programs

- [UC Insurance Programs](#)
- [General Liability, Auto and Property Damage Insurance Programs](#)

### Management and Funding

- [Captive Insurance Financing Programs](#)
- [Premium Information](#)
- [Regents Policy 5301: University Risk Financing Policy](#)

### Other Insurance Programs

- [Foreign Liability](#)
- [Travel Insurance](#)

## Coverage Highlights

### Auto, General Liability and Property Claims

- All University-Owned property and vehicles are automatically insured worldwide, meaning the property need not be on University grounds to be insured.
- The University is not responsible for the personal property of employees, faculty, and students, even while on University premises.
- General liability claims involve an assertion of property damage or non-employee injury arising out of UC operations, products, or services.
  - If contacted by someone making such an assertion, please contact the Risk Management Office right away.
- Coverage under UC Insurance Programs is subject to exclusions and deductibles. Claims are evaluated on their merits. Filing a claim is not a guarantee of insurance coverage or payment.

## Deductible Highlights

### Automobile

- \$500/incident for physical damage to vehicles

### Property

- \$5,000/incident for water damage
  - Or 10% if damages exceed \$50,000
- \$5,000/incident for fire
- \$1,000/incident for forced entry theft
- \$5,000/incident for non-forced entry theft
- \$1,000/incident for most other covered losses

Additional Resource: <https://risk.ucr.edu/insurance/deductibles>

## Reporting Loss or Damage

### How do I report damage or loss?

- Submit an [Incident Report](#) within 24-hours of the date of knowledge.

### Who should complete the Incident Report?

- Anyone can submit an incident report, but it is helpful for the person most knowledgeable about the loss to submit, or the CFAO/FAO can submit on behalf of their unit.

Additional Resource: <https://risk.ucr.edu/reporting>

## After A Loss

### Address Critical Needs

- Notify emergency services (i.e., Police, Fire, Facilities Services, EH&S).
- Take all necessary steps to prevent further loss/damage to University property and/or to contain further exposure (i.e., EH&S, Facilities Services, TAPS, etc.).
- If the loss is the result of theft, vandalism, or any other criminal activity, file a police report.
- Claims take time to resolve, therefore, all emergency repairs or urgent equipment replacement should be completed right away.

### Claims Process and Documentation

- Compile a complete photo record of the loss, including the cause of the loss and damaged property.
- Retain and preserve all evidence, do NOT discard anything that is loss related.
- All costs to repair or replace property/equipment as part of the insurance claim must be supported with documentation.
- Retain all purchase orders, contracts, invoices, timecards, receipts, etc. showing proof of purchase/ownership/maintenance of goods, services, labor, and materials.

### Investigation

- Sedgwick, UC's claims administrator, investigates and reviews all information presented to determine coverage based on causation and UC's Self-Insurance Policy.
- Your active assistance is essential to resolve your claim. Please respond timely to all requests for information and documentation.
- When all information has been provided, Sedgwick validates the value of the claim and generates a Statement of Loss (SOL).

### Financial/Payment

- If coverage is found for a claim, losses are reimbursed based on incurred costs.
- If a deductible applies to the loss, it will be subtracted from the total value of the claim. If more than one department or ORG is impacted, the deductible is applied on a pro rata basis.
- Departments must provide appropriate Chart of Accounts (COA) prior to a reimbursement payment being issued.
- UCOP distributes funds to Campus Central Accounting Office via voucher earmarked to designated COA.

### Claim Debrief

- Work with Department Leadership, Campus Stakeholders, and Risk Management review lessons learned and implement preventive measures.