



Administrative Policies and Procedures

Procedure Number	Subject	Effective Date	Revised Date
BU-1.1.20	Risk Management	07/01/2007	

I. Overview

Bainbridge College's policy for reporting and handling insurance claims is based on requirements from the Georgia Department of Administrative Services (DOAS) Risk Management and other insurance carriers. DOAS Risk Management provides insurance to Bainbridge College through a self-insured program.

II. Building & Contents

The State Owned Building and Personal Property Insurance Policy provides coverage for direct physical loss or damage to state owned property. Personal Property in this instance refers to "state owned" personal property and includes furniture and fixtures as well as machinery and equipment. Covered causes of loss include fire, lightning, explosion, windstorm, hail, smoke, vandalism, sprinkler leakage, flood, and water damage. Buildings that are not state-owned and under a lease agreement can not be insured, but the contents housed in the leased building can be insured.

Covered losses are subject to a \$1,000 deductible per occurrence. Reimbursement for a loss is based on the cost to repair or replace with property of like kind and quality. Burglary claims must be supported by forcible entry and a police report. Loss to covered property caused by or resulting from vehicles the University owns or are operated in the course of University operations is subject to a \$25,000 deductible.

All property losses or damage to College owned property or contents must be reported to Security and the Business Office immediately. If your department is not located on the Bainbridge campus or the Blakely Site, please contact your local police department and the Business Office.

In order to begin the claims process, report losses or damages to the Business Office within 48 hours of the incident.

NOTE: Personal property items of faculty and staff are not considered covered property. Personal property includes such things as automobiles, money, furniture, clothing, jewelry, books, etc. Personal



property items would also include musical instruments, tools, etc. required by the College as a condition of employment. Faculty and Staff are asked to take special care in securing any personal property brought to campus.

III. Automobile Insurance and Liability

The Automobile Physical Damage coverage provides collision and comprehension coverage for College owned vehicles. Vehicles insured for automobile physical damage have a minimum replacement value of \$2500. The deductible is \$250.

Drivers operating College vehicles must have a valid (and appropriate) class drivers' license for the vehicle being driven, have permission to operate the vehicle and use vehicles for College business only.

Automobile Liability coverage protects employees on College business against personal liability for damages arising out of the operation of state owned, personally owned, or short term rental vehicles. The auto liability program is included under the State Tort Claims Policy and General Liability.

All employees are encouraged to view the Auto Liability Safety Video and complete the acknowledgment form located at http://doas.georgia.gov/00/channel_modifieddate/0,2096,21917123_83374302,00.html

Insurance Identification Card

The cards should be placed in each state vehicle and should be presented as insurance verification. Employees who use personal vehicles while engaging in official College business should also keep a card in their vehicle in case of an accident.

Drivers should follow the accident reporting procedures outlined on the back of each insurance card and contact the Business Office with the accident report number to begin the claim process.

Insurance premiums are billed to departments having vehicles listed on the inventory reports (maintained by Property Control/Business Office).

IV. Special Property All Risk Agreement



The All Risk policy insures property items not covered by the State Owned Building and Personal Property Agreement. The following coverage is available: Transient State Property, Money & Securities, Fine Art, Hull, and Non-State Owned Property.

Transient State Property

Transient coverage is afforded to “off road type equipment” that is excluded from the vehicle policy (backhoe, golf cart, tractor, etc.). Transient coverage also applies to State owned property that is loaned to an authorized individual to perform State business (laptop, projector, etc.). An Authorization for Off-Campus Use of Equipment form must be on file with the Property Control/Business Office prior to the equipment being removed from the premises. Insurance premiums are billed to departments having transient property with a purchase price of \$3,000 or greater on their inventory reports (maintained by Property Control/Business Office). \$1,000 deductible applies.

Money & Securities

Coverage includes currency, coins and bank notes, tokens, tickets, stamps and fraudulent credit card charges. No deductible.

Fine Art

Coverage is for appraised values of works of art, antiques, or artifacts owned by the College or in the College’s care, custody, or control. Please contact the Business Office for more information. \$1,000 deductible applies.

Hull

Coverage for aircraft or watercraft owned by the College. Insurance premiums are billed to departments having water or aircraft with a purchase price of \$3,000 or greater on their inventory reports (maintained by Property Control). \$1,000 deductible applies.

Non-Owned State Property

Non-owned state property in the College’s care, custody or control. \$1,000 deductible applies.

Specialty Coverage

Contact the Business Office for more information.

V. General Liability

The General Liability agreement applies to bodily injury, property damage, and/or personal injury that are committed or allegedly committed by



persons employed by the College while acting in the course and scope of their duties at the time of an occurrence.

This Agreement does not provide any coverage for claims or lawsuits filed in any court in the State of Georgia that are covered by the Georgia Tort Claims Act.

Please report personal injuries of non-state employees or damage to their property to Security/Public Safety immediately. If your department is not located on the Bainbridge campus or Blakely site, or the occurrence takes place off campus, please contact the local police department.

VI. State Torts

The State Torts Claim Policy provides coverage to all State of Georgia Government entities, Offices, Agencies, Authorities, Departments, Commissions, Boards, Divisions, Instrumentalities or Institutions for negligence of State Officers and employees performing their official duties or employment.

The State Torts Claim policy protects Bainbridge College against liability for torts committed by our employees while acting within the course and scope of their official duties of employment.

VII. Fidelity Loss Policy

The fidelity loss policy protects the College from financial loss arising out of a dishonest act committed by its employees. The fidelity loss policy is often referred to as employee dishonesty policy.

Incidents of employee dishonesty resulting in a loss of College money, securities, or property should be immediately reported to the Vice President for Business Affairs.

VII. Insurance Policies with Agencies Outside of DOAS Risk Management

Under special circumstances, the College will solicit insurance agencies outside of DOAS Risk Management for policies. For example, the College enters into a contract where the contractor is to be named as the insured.

The Business Office will procure the insurance for such situations.

VIII. Educators Professional Liability Insurance



Effective July 1, 2005, the state of Georgia received authorization under Senate Bill 34 to purchase Educators Professional Liability insurance for certified school personnel and student teachers at no cost to the recipients. *Special Note: Operation of a vehicle in the transport of students is excluded from coverage under this policy.*

http://doas.georgia.gov/vgn/images/portal/cit_1210/55/11/90418726Excess%20Educators%20Professional%20Liability%20Insurance.pdf