
**Lamar University / Lamar Institute of Technology / Lamar State College Orange /
Lamar State College Port Arthur**

Insurance Procedures

I. ROLES AND RESPONSIBILITIES

- A. **The Office of Risk Management – Shared Services** recognizes its role of stewardship of the assets of the University and Colleges, both tangible and intangible. The Office of Risk Management – Shared Services interprets its responsibility as requiring the highest possible concern for the safety of students, faculty, and staff. With regard to insurance, the Office of Risk Management - Shared Services has the following objectives:
1. To provide oversight over all insurance programs.
 2. To assure damage protection for College assets.
 3. To give direction for the control and mitigation of risks associated with various activities.
 4. To direct hazard identification and analysis.
 5. To oversee allocation of insurance premiums and claim costs.
 6. To assist with annual inspection by insurance carriers of facilities.
 7. To record certificates of insurance to meet contractual obligations.
- B. **LU, LIT, LSCO, and LSCPA departments** will be directly charged for:
1. Deductibles associated with certain types of insurable losses.
 2. Premiums for insurance policies purchased to cover specific activities or sponsored projects.
- C. **LU, LIT, LSCO, and LSCPA departments** must notify the Office of Risk Management - Shared Services within 12 hours of any property damage to or theft of University or College property. Departments are responsible for cooperating in the settlement of claims.
- D. **LU, LIT, LSCO, and LSCPA** expect all **faculty, staff, and students** to conduct activities with the highest sense of responsibility for their safety, the safety of others, and the protection of the assets of the University and Colleges.
- E. **LU, LIT, LSCO, and LSCPA faculty, staff, and students** have an obligation to report bodily injury and property damage to assure expedited notification to the appropriate University and College insurance carrier. Failure to meet reporting obligations may result in non-payment of claim expenses.

II. VENDOR INSURANCE REQUIREMENTS

- A. Employer's Liability: \$1,000,000 per accident and employee
- B. Commercial General Liability (including contractual liability): \$2,000,000 per occurrence
- C. Product/Completed Ops: \$2,000,000 aggregate

- D. Auto Liability: \$1,000,000 combined single limit
- E. Workers' Compensation: Statutory Limits
- F. Professional Liability: Determined by scope of work
- G. Cybercrime Insurance: Determined by scope of work
- H. Pollution Insurance: Determined by scope of work
- I. All other insurance required by state or federal law.

III. REQUESTING INSURANCE

- A. Any LU, LIT, LSCO, AND LSCPA department requiring insurance coverage should contact the Office of Risk Management - Shared Services. If the Office of Risk Management - Shared Services is unable to place insurance through approved TSUS insurance broker, it will assist the department with finding appropriate coverage.
- B. LU, LIT, LSCO, AND LSCPA Department Requesting Professional Insurance:
 - 1. If a unit has existing professional insurance coverage with a vendor, the unit should submit the declaration page to the Office of Risk Management - Shared Services.
 - 2. Three months before a professional policy renews, The Office of Risk Management – Shared Services will attempt to place the coverage through the TSUS-approved insurance broker.
 - 3. If coverage cannot be provided through the approved broker, the unit will renew the coverage through the existing vendor.
 - 4. If a unit does not have existing professional insurance coverage, the unit should contact the Office of Risk Management- Shared Services for assistance.
- C. LU, LIT, LSCO, AND LSCPA Department Requesting Automobile Insurance:
 - 1. All University – and College - owned and University – and College - leased vehicles have liability coverage through a TSUS- approved carrier. Further, all University – and College - owned and - leased golf carts and all-terrain vehicles have the same liability coverage. Depending on their age, certain vehicles have physical damage coverage through the approved carrier. No golf carts or all-terrain vehicles have physical damage coverage.
 - 2. When a department rents a vehicle, golf cart, or all-terrain vehicle, it should notify the Office of Risk Management - Shared Services and submit a copy of the rental agreement. If the vendor offers rental protection coverage, the department should purchase this coverage.
- D. LU, LIT, LSCO, AND LSCPA Department Requesting Off-Site Special Event Insurance:
 - 1. Any department sponsoring an off-site University – or College-sponsored event must obtain special event insurance through the Office of Risk Management - Shared Services.
 - 2. The premium is determined by event duration, event attendance and event hazard class.
 - 3. When notified of an off-site special event, the Office of Risk Management – Shared Services will determine event premium, notify event sponsor, document event, and coordinate insurance and payment with carrier. Unless other arrangements have been approved by the Associate Vice President of Risk Management – Shared Services, the department will be responsible for the insurance premium payment.
- E. LU, LIT, LSCO, AND LSCPA Department Requesting Camp Insurance:
 - 1. Camp Insurance, which has both an accident component and general liability component, will be

purchased through the TSUS approved carrier if a department sponsors a camp.

2. Each sponsoring department pays the premium of the accident and general liability components. The accident premium is based on attendance and whether the camp is day or overnight. The insurance carrier underwriter determines the general liability premium for each camp based on hazard severity.
3. The Office of Risk Management - Shared Services will coordinate insurance and payment with carrier. Unless other arrangements have been approved by the Associate Vice President of Risk Management – Shared Services, the unit will be responsible for the insurance premium payment.

F. LU, LIT, LSCO, AND LSCPA Department Requesting Foreign Travel Insurance:

1. All faculty and staff travelling internationally are required to forward a travel itinerary to tsustrips@oncallinternational.com, be briefed Office of Risk Management - Shared Services, and review a current travel advisory for travel locations.

G. Un-sponsored Outside Organization Requesting Tenant Insurance:

1. All outside organizations using LU, LIT, LSCO, AND LSCPA facilities under a facility use agreement must provide a certificate of insurance naming Lamar University, Lamar Institute of Technology, Lamar State College Port Arthur, or Lamar State College Orange as an additional insured for the event date. The certificate of insurance should be attached to the facility use agreement.
2. If an organization needs tenant insurance for an event date, it can bind this coverage through TULIP, Tenants' and Users' Liability Insurance Policy. The organization should contact the Office of Risk Management - Shared Services for assistance.

H. Other Insurance Requests:

1. Contact the Office of Risk Management - Shared Services for assistance.

IV. REPORTING ACCIDENTS AND DAMAGE

A. **LU, LIT, LSCO, AND LSCPA employees** should report accidents and damage as follows:

1. Business Auto Liability and Physical Damage Coverage:
 - Notify police with jurisdiction in the location and complete the University or College vehicle crash packet located in the glove compartment of the College vehicle.
 - Submit the completed packet to Office of Risk Management - Shared Services within 12 hours of the accident / incident.
2. Criminal Damage / Theft Reporting – College Property:
 - On-campus loss: Report all criminal damage / vandalism and theft to the Lamar Police Department (LPD) at the University or College where the incident occurred. The incident should be reported to LPD as soon as the incident has been discovered.
 - Off-campus loss: Report all criminal damage / vandalism and theft of University or College property to the police department with jurisdiction. The police department could either assign an officer to make the initial report or direct the reporting person to an online

reporting system. Once a report is made, contact the Office of Risk Management - Shared Services with the police report number. The incident should be reported to the Office of Risk Management - Shared Services within 12 hours of reporting it to the police.

3. Non-Criminal Damage to College Property:

- All non-criminal damage (e.g., water damage due to frozen pipes, glass breakage due to high winds, equipment damage due to rising water, etc.) should be reported to the Office of Risk Management - Shared Services as soon as the damage is discovered. This notification can go through LPD.

B. **Visitors** should contact the Office of Risk Management - Shared Services for information on reporting accidents or damage that might involve the University or Colleges. This notification can be made through LPD.