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General
Coverage
Statement

The University of Alaska is covered for property and liability exposures through a combination of self insurance and excess insurance programs with large deductibles. Losses that fall within these deductible levels, including those for which the university is contractually liable, are covered by the financial resources of the university and are administered under the university's self insurance claims program. However, the program does not provide for adding other parties as additional insureds, waiver of subrogation or release and hold harmless for acts of negligence or willful misconduct attributable to non-university employees or groups.

Certificates of
Insurance

Because the university is self insured, we do not issue true certificates of insurance. Instead, letters -

insured. However, those agencies must still contractually agree to the limits of coverage and indemnification that UAA specifies.

The following guidelines apply for loss and damage coverage of university property:

- x there is a department deductible per auto physical damage claim of \$2,500 zero deductible for auto liability claims
- x separate incidents cannot be combined for application of deductibles
- x property loss (contents) and damage incurred \$1,000 department deductible no coverage for mysterious disappearances

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- x coverage for rented or leased vehicles or other property is only provided if preauthorized by travel authorizations or purchase orders
- x university funds cannot be used to pay traffic fines issued to employees for improper or unsafe driving practices unless the citation was beyond the control of the driver as determined by EHS/RMS (generally maintained in 0.467-6.0 et al. 579.72 647.D39c1)
- x coverage for property damage to personal property of employees is provided for property damage to personal property of employees

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In all cases of personal property loss or damage claims, the owners are responsible for providing:

- accurate descriptions, costs, dates of purchase, and original receipts
- documentation of repair or replacement costs
- documentation of authorized job-related, personal property use
- official police reports concerning the loss
- arranging for repair or replacement (reimbursement is subject to System Office of Risk Services approval)

Use of Personal Vehicles for University Business Employees using their personal vehicles for work related activities are responsible for insuring their vehicles and resolving any claims associated with the use of their privately owned vehicle in accordance

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([http://www.uaa.alaska.edu/EHSRMS/ehs personnel or EHSORS\(450-8157 or sdrisk@alaska.edu](http://www.uaa.alaska.edu/EHSRMS/ehs personnel or EHSORS(450-8157 or sdrisk@alaska.edu)) for further information on these special plans.

Professional Liability Insurance

University employees who are authorized to represent the university and are acting within the course and scope of their employment are covered for professional liability including malpractice. The University is not obligated to defend employees against claims arising from actions that are outside the course and scope of employment. Letters of coverage are available as described in Certificate of Insurance section of this policy. [Professional liability insurance coverage](#) for students participating in practica and internships is provided through managed plans. Please contact EHSORS(450-8157 or sdrisk@alaska.edu) for additional information or application forms.

Art Insurance

Student, faculty and staff artwork to be placed in approved art exhibition must be reported to SWORM prior to being displayed on university property. Please contact UAA EHS/RMS ([http://www.uaa.alaska.edu/EHSRMS/ehs personnel or EHSORS \(450-8157 or sdrisk@alaska.edu](http://www.uaa.alaska.edu/EHSRMS/ehs personnel or EHSORS (450-8157 or sdrisk@alaska.edu)) for the appropriate report form. An approved art exhibit is an exhibit that has been organized, managed and supervised by a university faculty or staff member with department head approval. Please contact EHS/RMS for assistance on contracts and insurance if you are coordinating an art exhibit with another institution.

Personally owned art that is displayed in offices or workstations is considered personal property and is excluded from university self insurance coverage. Art works owned by the university must be included on inventory records maintained by the UAA Property Clerk.

Losses due to theft or damage are reported and insured in the same manner as other university and personal property. Artists or owners are responsible for maintaining proof of ownership and value. Photographs of artwork should be made and submitted with all loss claims.

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Insurance

insurance or their policies do not meet UA insurance standards. To assist these organizations with meeting UA insurance standards when using UAA facilities, sponsoring UAA departments can assist non-UA user groups with applying for special coverage through the Statewide Office of Risk Management. Application forms are available at