

UNINSURED LOSS GUIDELINES

PURPOSE:

The *uninsured loss* fund is an account within the budget of the Insurance Program used to pay property and liability claims 1) that fall inside of any of the policies' deductible and 2) for which Baylor University is self insured.

AUTHORITY:

Baylor University, through the Department of Risk Services, is responsible for administering all claims and allocating funds to cover those losses based on the facts of the loss.

DEFINITIONS:

A. Uninsured Loss

1. Any theft or damage of Baylor owned property or property under the University's care, custody and control that typically would be covered by conventional insurance.
2. Any minor bodily injury that results in first aid treatment.
3. Does not include repair or replacement of property or equipment due to wear and tear, gradual deterioration, depreciation, insects, or vermin.

B. Mysterious Disappearance

A loss in which the cause of the loss cannot be identified. Example - property that cannot be found; where no evidence of theft exists, such as forced entry to an office or classroom.

SCOPE:

This document applies to all claims for which Baylor University is required to reimburse a department, person, business, or any other claim against it that is not covered by insurance.

POLICY:

- A. Baylor University will reimburse 100% of any loss of Baylor University property covered under the current property insurance policy, up to the amount of the deductible for that policy, based upon the **PROCEDURE WHEN A LOSS OCCURS** outlined on page two of this document.
- B. Baylor University will only reimburse claims (non auto-related) that are above \$200 in value. This is not a deductible. All approved claims over \$200 will be paid from the Insurance Program *uninsured loss* fund. Losses under \$200 shall be paid out of the responsible department's budget.
- C. All losses must be reported to the Insurance Program Manager within 30 days of the loss to be considered for payment.

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- D. Theft losses require that a police report (Baylor DPS) be filed immediately when the loss is discovered.
- E. Baylor University will not reimburse for losses of personal property.
- F. Baylor University will reimburse non-faculty/non-staff members (those not covered by Workers' Compensation Insurance) for minor medical expenses for accidents that occur on Baylor property for which Baylor could be considered negligent in exchange for a release of claims.
- G. *Mysterious disappearance* of property is not reimbursable under this policy.

PROCEDURE WHEN A LOSS OCCURS:

A. Baylor Property Loss – Natural Causes

1. For property damage losses as a result of water, fire, wind, hail or other causes, contact the Service Center at 710-1361 first. They will begin the process to correct the damage to property. Then the responsible department must fill out the [Lost, Stolen, Damaged or Recovered Property Report](#). Contact the Insurance Program Manager at 254-710-4586 if there are any questions.
2. After all the information is accumulated and the investigation is complete, the Insurance Program Manager will work with the responsible department to resolve the damages.

B. Baylor Property Loss - Theft

1. Upon discovery of a loss, the responsible department must fill out the [Lost, Stolen, Damaged or Recovered Property Report](#). Contact the Insurance Program Manager if there are any questions.
2. Upon receipt of the form, the Insurance Program Manager will decide on reimbursement of the claim. The decision will be communicated to the submitter of the claim. If the submitter wants to appeal this decision, the submitter must notify the Insurance Program Manager. At that time, the Senior Director of Risk will review the claim. After the evaluation by the Senior Director of Risk is complete, a decision will be communicated to the submitter.

C. Injury to Visitor (non-employee & non-student)

1. All injuries, illnesses, incidents, accidents, sprains, or strains (no matter how slight) shall be reported in a prompt manner via the [Incident Report Form](#).
2. The procedures to follow in the event of an accident:
 - a. Seek immediate medical attention if necessary. As with any accident, the injured person's wellbeing is the first priority. If immediate medical assistance is needed, request as soon as possible by calling 911.

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- b. A thorough investigation will be conducted.
- c. The Insurance Program Manager will evaluate the accident for reporting/recordkeeping requirements and follow up as required.