



Cleveland State University

Insurance Programs and Claims Reporting

Cleveland State University purchases most of its' insurance coverage through the Inter-University Council Insurance Consortium (IUC-IC). This Consortium was formed as an ad-hoc committee of the Inter-University (IUC) in 1998 to coordinate the purchase of property and liability insurance for most of Ohio's public universities as well as two freestanding medical colleges. By purchasing through the IUC, Cleveland State University is able to achieve benefits in coverage and pricing which it may not be able to achieve on its own.

The following is a brief summary of key coverage which CSU currently has in place, as well as information on the handling of various types of claims. Information on policy limits and deductibles is available through the Department of Environmental Health and Safety.

ALL RISK PROPERTY, BUSINESS INTERRUPTION, AND BOILER & MACHINERY

This IUC Program covers direct physical loss or damage to real and personal property which the University has an insurable interest in. The current insurance policy has a relatively high deductible. Therefore, IUC member schools have put in place a self-insured pool to pay for losses which are in excess of \$25,000 but under the insurance carrier's deductible. Contributions to this pool are based on prior loss experience and insurable values.

CLAIMS: LOSSES UNDER THIS POLICY SHOULD BE REPORTED IMMEDIATELY TO CSU POLICE AND THE DEPARTMENT OF ENVIRONMENTAL HEALTH AND SAFETY.

SELF INSURANCE FOR UNIVERSITY EQUIPMENT

Cleveland State University has set up its own self-insured program to pay for claims under "\$25,000 All Risk Property Program" pool described above. This CSU Program provides financial assistance for the expenses of repair or replacement of University owned* and inventoried equipment which is stolen or damaged. University owned and inventoried equipment is currently defined as nonexpendable, tangible, personal property with a useful life of more than one (1) year and an acquisition cost of more than \$2,500.

AUTOMOBILE LIABILITY

This IUC insurance program provides bodily injury and property damage liability protection for claims resulting from the use of a University owned or leased vehicle. (Please Note – per the Travel Policy, it is the responsibility of those driving their own vehicles on University business to carry their own auto liability insurance coverage). Dependent upon the claims circumstance, the University Automobile Liability Policy may provide insurance coverage in excess of an individual's personal auto liability policy for claims which occurred in the course and scope of the employee's work for CSU and while driving on a University approved and requested business trip.

CLAIMS: A CLAIMS PACKET GIVING CLAIMS HANDLING INSTRUCTIONS AS WELL AS AN INSURANCE CARD HAS BEEN FURNISHED TO ALL DRIVERS.

IN ADDITION TO NOTIFYING THE POLICE IN THE JURISDICTION WHERE THE CLAIM OCCURS, AND THE CSU INSURER, ALL CLAIMS UNDER THIS POLICY SHOULD BE REPORTED IMMEDIATELY TO THE DEPARTMENT OF ENVIRONMENTAL HEALTH AND SAFETY.

AUTOMOBILE PHYSICAL DAMAGE

This IUC-pooled program reimburses damages to University owned or leased vehicles due to an accident while on University business. Please note that CSU does not provide auto physical damage coverage for employee's own vehicles.

CLAIMS: ALL CLAIMS UNDER THIS POLICY SHOULD BE REPORTED IMMEDIATELY TO THE POLICE IN THE JURISDICTION WHERE THE CLAIM OCCURRED, AND TO THE DEPARTMENT OF ENVIRONMENTAL HEALTH AND SAFETY.

THERE IS A \$500.00 DEDUCTIBLE FOR EACH CLAIM WHICH WILL BE CHARGED BACK TO THE DRIVER'S DEPARTMENT.

COMMERCIAL GENERAL LIABILITY

This IUC insurance program provides coverage for bodily injury and property damage liability, personal injury liability and advertising injury claims which are due to negligence or fault of Cleveland State University.

CLAIMS: ALL CLAIMS SHOULD BE REPORTED IMMEDIATELY TO THE CLEVELAND STATE UNIVERSITY POLICE DEPARTMENT AND OFFICE OF THE GENERAL COUNSEL.

EDUCATOR'S LEGAL LIABILITY

This IUC insurance program provides coverage for damages resulting from alleged wrongful acts, errors or omission for which the University is legally obligated to pay.

CLAIMS: ALL CLAIMS SHOULD BE IMMEDIATELY REPORTED TO THE CSU OFFICE OF THE GENERAL COUNSEL.

FOREIGN LEGAL LIABILITY

This IUC policy protects against general liability exposures occurring outside the United States, its territories and possessions, Puerto Rico and Canada.

CLAIMS: ALL CLAIMS SHOULD BE IMMEDIATELY REPORTED TO THE CSU OFFICE OF THE GENERAL COUNSEL.

FOREIGN AUTOMOBILE LIABILITY

This IUC policy will provide excess coverage for any compulsory local insurance for University sponsored foreign travel. It will not act as a substitute for such insurance. Failure to maintain auto liability coverage in a country which requires certain limits by law will result in an uninsured exposure which the driver will be responsible for.

CLAIMS: ALL CLAIMS SHOULD BE IMMEDIATELY REPORTED TO THE DEPARTMENT OF ENVIRONMENTAL HEALTH AND SAFETY.

CRIME INSURANCE

This IUC policy provides reimbursement to the University for loss or theft of University monies and securities.

CLAIMS: ALL CLAIMS SHOULD BE REPORTED IMMEDIATELY TO THE CLEVELAND STATE UNIVERSITY POLICE AND THE DEPARTMENT OF ENVIRONMENTAL HEALTH AND SAFETY.

MEDICAL PROFESSIONAL LIABILITY

This policy provides medical malpractice coverage for the operations of the CSU Health and Wellness Services Center and the CSU Counseling and Testing Center.

CLAIMS: ALL CLAIMS SHOULD BE REPORTED IMMEDIATELY TO THE CSU OFFICE OF THE GENERAL COUNSEL AND THE DEPARTMENT OF ENVIRONMENTAL HEALTH AND SAFETY.

STUDENT MEDICAL PROFESSIONAL LIABILITY

Protection is afforded for student interns participating in certain CSU sponsored programs against damages they become obliged to pay as a result of bodily injury, property damage or personal injury claims brought by third parties as a result of professional health care services rendered.

CLAIMS: ALL CLAIMS SHOULD BE IMMEDIATELY REPORTED TO THE CSU OFFICE OF THE GENERAL COUNSEL AND THE DEPARTMENT OF ENVIRONMENTAL HEALTH AND SAFETY.

COMPREHENSIVE SERVICE PROGRAM FOR TRAVELERS

This program provides services for students participating in Study Abroad Programs sponsored by CSU as well as CSU employees on work related assignments abroad. To be covered, employees and students must register their trips with the Center for International Services at CSU. The services provided include: Emergency Medical & Political Evacuation, Medically Supervised Repatriations, Transportation to Join a Hospitalized Member, 24-Hour Worldwide Medical Information, Assistance and Referrals, Health Claims Assistance. Some of the benefits are at no cost to members, while others are reimbursable. Additional information and insurance verification cards are available through the Center for International Services.

CLAIMS: THE CLAIM CARD PROVIDES THE 800 NUMBER FOR CLAIMS AND ASSISTANCE REQUESTS. QUESTIONS OR PROBLEMS SHOULD BE DIRECTED TO THE CSU CENTER FOR INTERNATIONAL SERVICES.

IMPORTANT NOTICE REGARDING CLAIMS

All legal claims documents such as Summons, Complaints, Interrogatories, Discovery Requests, Subpoenas, Legal Notices, Hearing Notices as well as correspondences citing statutes, ordinances and other laws which may affect your department's responsibilities should be immediately sent to the CSU Office of the General Counsel for handling. Make sure you include the envelope which the document was sent in. Also, please send a brief note stating when the document was received, who received it, and who within the department may have knowledge of the situation (if applicable).