

THE UNIVERSITY OF NORTH FLORIDA

**COMPREHENSIVE HEALTH, SAFETY AND
RISK MANAGEMENT PROGRAM**

**DEPARTMENT OF ENVIRONMENTAL HEALTH, SAFETY, INSURANCE & RISK
MANAGEMENT**

TABLE OF CONTENTS

Table of Contents	1
Management Commitment and Involvement Policy Statement	3
Values, Vision, Mission and Purpose	
Planning, Evaluation & Budget Process	5
I. Introduction	7
II. Safety and Health Programs	7
Hazard Communication	7
Chemical Hygiene	7
Biological Safety	7
Bloodborne Pathogens	8
Respiratory Protection	8
Confined Space Entry	8
Shop Safety	8
Hazardous Materials Management	8
Indoor Air Quality	8
Asbestos Containing Materials Management	8
Lead Based Paint Management	9
Ergonomics	9
Crisis Management and Emergency Planning	9
Facility Safety and Construction Management	9
III. Safety Committee	9
Safety Committee Organization	9
Meetings	9
IV. Safety and Health Training	10
Safety and Health Orientation	10
Job-Specific Training	10
Periodic Retraining of Employees	10
V. First Aid Procedures	11
Emergency Phone Numbers	11
Minor First Aid Treatment	11
Emergency Medical Treatment	11
First Aid Instructions	11

VI. Accident Investigation and Reporting	13
Accident Investigation & Reporting Procedures	13
Accident Investigation Report Form Instructions	13
Notice of Injury Report Form DWC-1	13
UNF Accident Investigation Report	13
VII. Recordkeeping Procedures	14
VIII. General Safety Rules, Policies, and Procedures	14
Lifting Safety	15
Office Safety	15
Safety Hazard Report Form	16
IX. Insurance and Risk Management Program	16
Policy Introduction	16
Automobile Insurance	18
Boiler and Machinery Insurance	21
Crime Insurance	23
Student Health Insurance	24
Athletic Insurance	25
Special Disability for Law Enforcement	25
University Camp Insurance	26
Fidelity Bonds	26
Fire and Extended Coverage	27
Medical Professional Liability and Premises Liability Insurance	29
General Liability	30
Federal Civil Rights Liability Insurance	31
Inland Marine Insurance	32
Marine Insurance	33
Worker's Compensation Insurance	35
Certificates of Insurance	35
Glossary	36

MANAGEMENT COMMITMENT AND INVOLVEMENT POLICY STATEMENT

It shall be the policy of the University of North Florida (UNF) to provide a safe and healthful workplace that is free from recognizable occupational and environmental hazards. The Department of Environmental Health & Safety (EH&S) is responsible for providing written policies, program oversight and recordkeeping to achieve this goal and comply with appropriate safety and health regulations. Directors, department heads and supervisors are responsible for program implementation. Key components of an effective safety program include new employee orientations and annual training sessions, facility and equipment inspections, the Campus Safety Advisory Committee, loss control, risk management and insurance, accident investigations and reporting. Individual employees are responsible for conducting job duties in a manner that adheres to program requirements and minimizes the potential for illness or injury. Employees are also encouraged to report unsafe acts or conditions to their supervisors and through the Safety Hazard Reporting Form available in all departmental offices. Employees should not perform tasks if the work is considered unsafe. Employees must report all accidents, injuries and unsafe conditions to their supervisors. No such report will result in retaliation, penalty or other disincentive.

The University of North Florida will give top priority to and provide the financial resources for the correction of unsafe conditions. Similarly, disciplinary action will be taken against an employee who willfully or repeatedly violates University safety policies. This action may include verbal or written reprimands and may ultimately result in termination of employment.

Departmental supervisors will be actively involved with employees in establishing and maintaining effective safety programs. The Department of Environmental Health & Safety or other members of the University community will participate in ongoing safety and health program activities, which include: (1) promoting safety committee participation, (2) providing safety and health education and training and (3) reviewing and updating University safety policies.

This policy statement serves to express UNF's commitment to and involvement in providing employees a safe and healthful workplace. This document will be incorporated as the standard of practice for the University. Compliance with safety policy will be required of all employees as a condition of employment.

Values Statement

The Department of Environmental Health & Safety, Risk Management and Insurance shall strive to maintain high quality, innovative programs, policies and procedures which reflect a commitment to integrity, honesty, professionalism and teamwork. The implementation of insurance and safety programs and loss control policies will be handled in an equitable, consistent manner where attention to individual needs is paramount.

Vision Statement

The Department of Environmental Health & Safety, Risk Management and Insurance is committed to serving the students, faculty, staff and community of the University of North Florida and surrounding area. This commitment involves a service relationship with the goal of ensuring customer satisfaction. Effective service promotes a sense of security in the knowledge that the University has a vested interest in and is dedicated to providing a place that is safe for employment and higher education.

Mission Statement

The mission of the Department of Environmental Health & Safety, Risk Management and Insurance is to provide employment which is free from recognized occupational and environmental safety and health hazards while minimizing institutional losses and liability. In fulfilling this mission, employees will not endure the pain and suffering of accidents, claims will be managed in an efficient manner, losses will be minimized and more resources will be available to conduct the business of the University. This mission is achieved through: preventative inspections, training sessions, newsletters and education to ensure that risk management, safety and loss control is in the forefront of everyone's mind; written policies and manuals, compliance audits, review and update to ensure state-of-the-art safety, insurance and risk management programs; inspections, monitoring and medical examination to prevent hazardous exposures and accidents when possible, evaluate those that do occur and ensure that employees are physically capable of donning protective equipment and performing hazardous duties; record keeping and documentation to demonstrate regulatory compliance, verification of insurance coverages, expedite claims processing and minimize the impact of compliance inspections.

Purpose Statement

EH&S is one of fourteen departments within Administration & Finance. Located in J.J. Daniel Hall, Building 1, EH&S provides comprehensive occupational safety, risk management, insurance and environmental health services to UNF. EH&S also serves as a community information resource for safety, health and insurance issues. Written compliance programs, health policies, safety training, monitoring and recommendations are provided to augment emergency preparedness, loss control, and minimize the incidence of employee injuries, accidents and institutional liability.

ENVIRONMENTAL HEALTH, SAFETY, RISK MANAGEMENT & INSURANCE PLANNING, EVALUATION & BUDGET PROCESS

Introduction

Planning and evaluation within the department of Environmental Health, Safety, Risk Management and Insurance occurs on an ongoing basis throughout the fiscal year. The departmental budget is routinely reviewed and updated as purchases are made and the various accounts are adjusted accordingly. With input and evaluations from the University community, various committees, state and federal regulators, departmental goals and the services provided, evolve and interact in a reciprocal manner.

Description of Process

The process begins in February as current year goals are reviewed and concepts for new goals are contemplated. This officially occurs during weekly meetings with the Assistant Vice President of Administration & Finance. Budget assumptions are also discussed as a precursor to departmental budget requests. In mid-April, the division meets to present departmental goals and means of assessment.

In late April through May, the final set of goals is used to prepare departmental budget requests. These requests are refined during the weekly meeting with the Assistant Vice President of Administration & Finance. Departmental goals and budget requests are due to the administration in mid-May where they are approved and formalized for presentation during the President's Staff Retreat in late June. Once approved by the President's Staff, the departmental budget is allocated and posted in late July by the University Budget Office. Ongoing through this period, are supplemental funding requests for items that were either not funded or were not anticipated during the formal planning process. These items are funded only as additional monies become available through salary savings and other mechanisms.

The resultant allocation of resources is then utilized throughout the year to accomplish the established goals and provide customary services to the University community. As customer expectations evolve and priorities change, some goals are postponed while others become apparent. This occurs through the variety of input depicted in the enclosed chart and official responses are discussed and approved during the weekly meetings with the Assistant Vice President for Administration & Finance.

The delivery of services by the department of Environmental Health, Safety, Risk Management & Insurance are driven by a variety of sources. The accompanying chart depicts the majority of these sources including regulations enforced by the Department of Health, the Department of Environmental Protection, the Department of Labor and Employment Security, the Division of Risk Management, the Department of Management Services, codes enforced by the State Fire Marshall, mandates and policies enforced by the UNF Board of Trustees, input from a variety of University committees and staff members, internal and external audits, surveys and inspections.

The services provided by the department of Environmental Health, Safety, Risk Management & Insurance are as varied as the regulators and the clientele it serves. The accompanying chart depicts some of these services including responding to issues raised by the Campus Safety Advisory and Construction Status committees, conducting investigations in response to complaints or reports of safety hazards and accidents, relocating nuisance and threatening wildlife from campus and negotiating resolutions to funding, priority and public relations issues created by impending liability.

The evaluations conducted by and for the department are depicted on the accompanying chart and occur from several sources. These include various local, state and federal regulators, customer response cards, internal state auditors, NACUBO surveys and loss prevention reports. The information obtained from these evaluations is used in the planning process to formulate goals and prioritize funding and services provided.

Summary

The planning, evaluation and budget process for the department of Environmental Health, Safety, Risk Management & Insurance is a dynamic process with input from numerous sources. Goals, funding and feedback are all part of the departmental process which is formalized by administrative review and approval, but is capable of change given the nature of the University environment.

I. Introduction

As part of the charge to maintain employee safety and environmental health, the Department of Environmental Health & Safety (EH&S) has developed this Comprehensive Safety, Health and Risk Management Manual. This manual is in fulfillment of section 284.5 Florida Statutes. These rules also require that each department of state government and state employers assign a Safety Coordinator, or equivalent, to perform the duties of loss prevention. At the University of North Florida, this assignment has come from the Board of Trustees through the University President to the Department of Environmental Health & Safety.

II. Safety, Health and Risk Management Programs

The individual programs developed or utilized by EH&S are intended to comply with standard industry practices and Florida Administrative Codes and Statutes. Additional information sources included the Occupational Safety & Health Administration (OSHA), the Environmental Protection Agency (EPA), the National Institute for Occupational Safety & Health (NIOSH), the American Conference of Governmental Industrial Hygienists (ACGIH), the American National Standards Institute (ANSI), the American Society for Heating, Refrigeration & Air Conditioning Engineers (ASHRAE), the National Fire Protection Agency (NFPA), the National Safety Council, and the Florida Department of Health. Program titles and brief descriptions are as follows:

Hazard Communication

University employees who work directly with hazardous chemicals are provided training in the safe storage, use, disposal and health effects of those materials. Material safety data sheets (MSDS), training rosters and chemical inventories are collected and retained in departmental files. Training is provided upon initial hire and whenever work materials or practices change. EH&S conducts a review of departmental records collecting inventories through the purchase requisition system.

Laboratory Safety and Chemical Hygiene

University employees who work in research and teaching labs are provided copies of the UNF Chemical Hygiene Plan (CHP) and training regarding safe lab practices. Contents include information regarding the proper procurement, storage, use and disposal of hazardous chemical compounds. Lab safety surveys are conducted to ensure compliance with the CHP. These surveys cover proper procurement, storage, use and disposal of chemical compounds, personal protective equipment, engineering controls and emergency procedures. Employees who may be overexposed to chemical substances are offered exposure assessment services and medical examination.

Biological Safety

Employees who work in research and teaching labs where biological materials are manipulated are provided copies of UNF's Biological Safety Manual and instruction regarding the proper procurement, storage, use, protective measures, decontamination and disposal of infectious materials. Certain classes of biohazardous materials require registration prior to use and all biohazardous materials must be inactivated prior to disposal. Disposal containers are labeled, dated and handled through a state licensed disposal contractor.

Bloodborne Pathogens

Employees who may come into contact with human blood, body fluids and other potentially infectious materials are provided copies of UNF's Blood-Borne Pathogens Exposure Control Plan. Information and training includes personal protective measures, hepatitis B vaccinations, decontamination procedures and post-exposure assessments.

Respiratory Protection

University employees who are required to wear respiratory protection as part of their normal job duties are provided training in the proper use, care, cleaning and storage of respiratory protection. Copies of the UNF Respiratory Protection Program are provided to impacted departments. In addition, fit testing is conducted to ensure adequate face piece seal and medical monitoring is provided to ensure that employee health is conducive to respirator use.

Confined Space Entry

University employees who are required to enter areas with limited access, poor ventilation and restricted openings are provided copies of UNF's Confined Space Entry Manual. Training and procedures are provided to identify and properly access those confined spaces in need of an entry permit. Emergency and communication equipment, air monitoring and ventilation are provided where hazardous atmospheres are anticipated.

Shop Safety

The employees of the Physical Facilities Department are employed in a variety of occupations where powered equipment and portable hand tools are utilized. A Shop Safety Manual has been developed and provided to these employees. Training and safety procedures are discussed to reduce electrical hazards, physical injury, welding hazards, lock out-tag out, exposure to hazardous materials and proper material disposal methods.

Hazardous Materials Management

Several areas on campus have the potential to generate waste materials that are considered hazardous under the rules of the Florida Department of Environmental Protection (FDEP). A policy and procedures manual has been developed and distributed to ensure employees properly accumulate, handle and dispose of these materials. In addition, equipment that may be contaminated with regulated materials must receive approval prior to survey, recycle or disposal.

Indoor Air Quality

The air in office buildings can be compromised by various sources including occupant activities, maintenance, renovations and outdoor pollutants. Upon report of such, EH&S will conduct a thorough investigation into the symptomatology, sources and corrective measures necessary to alleviate the report. A questionnaire has been developed along with reporting mechanisms to ensure that proper documentation is maintained for future reference and follow up.

Asbestos Containing Materials Management

State law requires that all state owned facilities be surveyed for the presence of asbestos containing materials (ACM). State law further requires that facilities which contain such must develop an Operations and Maintenance Plan which describes the proper labeling, training and management of

ACM. State and federal laws require construction and renovation activities which impact ACM to address the potential for exposure to building occupants, maintenance and construction personnel. Specifications and work procedures must be developed to properly abate ACM and document such. Licensed consultants and contractors are utilized for this purpose. UNF has contracted to survey the campus and once completed will develop an approved Operations and Maintenance Plan. Renovation of existing buildings does not occur until the impacted area is surveyed and abatement procedures are approved.

Lead-Based Paint Management

State and federal laws require that activities impacting lead based paint (LBP) be managed to minimize exposure to building occupants, maintenance and construction personnel. In addition, the disposal of LBP waste must be evaluated to determine whether or not the waste is considered hazardous. UNF has contracted to survey campus facilities for the presence of LBP materials and when impacted will implement procedures to prevent exposure and ensure proper disposal.

Ergonomics

The policy to maintain a safe and healthful place of employment involves the design and arrangement of the work environment. Improper utilization or placement of office furniture, tools and equipment can lead to physical injury. Therefore, EH&S has the forms and procedures to evaluate workstation layout and provide recommendations for improvement.

Crisis Management and Emergency Planning

The safe and efficient evacuation of the campus community during emergency situations is an important concern to UNF. Therefore, procedures and planning documents have been developed to deal with specific crisis situations including weather, bomb threats, power outages, riots, chemical spills and explosions, etc. Periodic drills are conducted to fine tune and educate the community on proper response procedures. A building supervisor program has been established to communicate emergency procedure and verify building evacuations.

Facility Safety and Construction

UNF has developed procedures to ensure the efficient planning and review of construction and renovation projects on campus. These involve building occupants, designers, architects, engineers, EH&S and others as appropriate. The goal is to design and construct facilities that meet the needs of planned occupants and comply with building and life safety codes.

In general these programs have similar components including written policies and procedures, training and information, medical or environmental monitoring, data collection and interpretation, reporting, recordkeeping, review and update. Specific policy language and information is available in each of the written policy documents available from the office of EH&S.

III. Safety Committee

The Campus Safety Advisory Committee has been established to recommend improvements to the University's safety programs and to identify corrective measures needed to eliminate or control recognized safety and health hazards. The safety committee consists of representatives from academic departments, Physical Facilities, EH&S, Administration & Finance, University Police

Department, Student Government and others as appropriate. Safety committee meetings are held on a routine basis and the committee chairperson distributes the minutes of each meeting prior to the next scheduled meeting. Those interested in attending committee meetings or presenting a topic for consideration should contact the office of EH&S.

IV. SAFETY AND HEALTH TRAINING

Safety and Health Orientation

Workplace safety and health orientation begins on the first day of initial employment or job transfer. Each employee has access to a copy of this policy, through his or her supervisor, for review and future reference and will be provided copies of the specific safety rules, policies and procedures pertaining to his or her job.

Supervisors will ask questions of employees and answer employees' questions to ensure knowledge and understanding of the safety rules, policies and job-specific procedures described in the various safety programs. Information shall include use of the safety hazard report form available in all departmental offices for reporting unsafe conditions observed on campus (see next page).

All employees will be instructed by their supervisors that compliance with the safety policies described in UNF safety programs is mandatory.

Job-Specific Training

Supervisors will initially train employees on how to perform assigned job tasks safely. Supervisors will carefully review with each employee the specific safety policies and procedures that are applicable to the task at hand and described in the appropriate safety program.

Supervisors will give employees verbal instructions and specific directions on how to do their jobs safely. Supervisors will observe employees performing the work. If necessary, the supervisor will provide a demonstration using safe work practices or remedial instruction to correct training deficiencies before an employee is permitted to do the work without supervision.

All employees will receive safe operating instructions on seldom-used or new equipment before using the equipment. Supervisors will review safe work practices with employees before permitting the performance of new, non-routine or specialized procedures.

Periodic Retraining of Employees

All employees will be retrained periodically on safety policies and procedures and when changes are made to a safety program, work procedure or piece of equipment. Individual employees should be retrained after the occurrence of a work-related injury caused by an unsafe act or work practice and when a supervisor observes employees displaying unsafe acts, practices or behaviors.

V. FIRST AID PROCEDURES

EMERGENCY PHONE NUMBERS

EH&S	<u>620-2019</u>	Poison Control	<u>549-4480</u>
Student Health Service	<u>620-2900</u>	Fire Department	<u>911</u>
Ambulance	<u>911</u>	University Police	<u>620-2800 ('0" on campus)</u>

Minor First Aid Treatment

First aid kits are stored in Natural Sciences labs, most departmental offices, employee lounges and Student Health Services. If you sustain an injury or are involved in an accident requiring minor first aid treatment:

- Inform your supervisor.
- Administer first aid treatment to the injury or wound.
- If a first aid kit is used, indicate usage on the accident investigation report.
- Access to a first aid kit is not intended to be a substitute for medical attention.
- Provide details for the completion of the accident investigation report.

Emergency Medical Treatment

For emergency work-related injuries requiring professional medical assistance, management must first authorize treatment. If you sustain an injury requiring treatment other than first aid:

- Inform your supervisor.
- Notify the medical facility recommended by your department. Your supervisor will assist with arranging transportation as necessary.
- Provide details for the completion of the accident investigation report.

FIRST AID INSTRUCTIONS

In all cases requiring emergency medical treatment, immediately call or have a co-worker call, to request emergency medical assistance.

- WOUNDS:
- Minor: Cuts, lacerations, abrasions, or punctures
 - Wash the wound using soap and water; rinse it well.
 - Cover the wound using clean dressing.
 - Major: Large, deep and bleeding
 - Apply direct pressure to the wound with a bandage or cloth.
 - Keep pressure on the wound until medical help arrives.

BROKEN BONES:

- Do not move the victim unless lifesaving measures are necessary.
- If the victim must be moved, "splint" the injured area. Use a board, cardboard, or rolled newspaper as a splint.

BURNS: Thermal (Heat)

- Rinse the burned area, without scrubbing it, and immerse it in cold water; do not use ice water.
- Blot dry the area and cover it using sterile gauze or a clean cloth.

Chemical

- Flush the exposed area with clean, cool water immediately for approximately 15 minutes.

EYE INJURY:

Small particles

- Do not rub your eyes.
- Use the corner of a soft clean cloth to draw particles out, or hold the eyelids open and flush the eyes continuously with clean, cool water.

Large or stuck particles

- If a particle is stuck in the eye, do not attempt to remove it.
- Cover both eyes with bandage.

Chemical

- Immediately irrigate the eyes and under the eyelids with clean, cool water for approximately 15 minutes.

NECK AND SPINE INJURY:

- If the victim appears to have injured his or her neck or spine, or is unable to move his or her arm or leg, do not attempt to move the victim unless lifesaving measures are necessary.

HEAT EXHAUSTION:

- Loosen the victim's tight clothing.
- Give the victim "sips" of cool water.
- Make the victim lie down in a cooler place with the feet raised.

VI. ACCIDENT INVESTIGATION AND REPORTING

Accident Investigation Procedures

An accident investigation will be performed by the supervisor at the location where the accident occurred. EH&S is responsible for seeing that the accident investigation reports are filled out completely, conducting a post-accident investigation and ensuring that preventative recommendations are addressed. Supervisors will investigate all accidents, injuries and occupational diseases using the following investigation procedures:

- Implement temporary control measures to prevent any further injuries to employees.
- Review the equipment, operations and processes to gain an understanding of the accident situation.
- Identify and interview each witness and any other person who might provide clues to the accident's causes.
- Investigate causal conditions and unsafe acts; make conclusions based on existing facts.
- Complete the accident investigation report.
- Provide recommendations for corrective actions.
- Indicate the need for additional or remedial safety training.

Accident Reporting Procedures - Refer to web page link for copy of the UNF Accident Investigation Form

Accidents involving injuries which require medical treatment or result in lost work time must be reported within 7 days by utilizing the First Report of Injury or Illness (Division of Worker's Compensation DWC-1 Form) and the UNF Accident Investigation Form. These forms are provided on the accompanying pages and are available in the Office of Human Resources (OHR).

The DWC-1 form is to be completed and returned to the OHR. The UNF Accident Investigation form is to be completed, signed by the injured employee's supervisor and returned to EH&S. Copies of both forms should be retained by the employee for future reference.

In some cases, the University Police Department may also conduct an incident investigation and complete a General Offense/Incident Report.

INSTRUCTIONS FOR COMPLETING ACCIDENT INVESTIGATION REPORTS

An accident investigation is not designed to find fault or place blame but is an analysis of the accident to determine causes that can be controlled or eliminated.

Identification: This section is self-explanatory.

Nature of Injury: Describe the injury, e.g., strain, sprain, cut, burn, fracture. **Injury Type:** First aid - injury resulted in minor injury/treated on premises; Medical - injury treated off premises by physician; Lost time - injured missed more than one day of work; No Injury - no injury, near-miss type of incident. **Part of the Body:** Part of the body directly affected, e.g., foot, arm, hand, head.

Describe the accident: Describe the accident, including exactly what happened and where and how it happened. Describe the equipment or materials involved.

Cause of the accident: Describe all conditions or acts which contributed to the accident, e. g.,

- a. unsafe conditions - spills, grease on the floor, poor housekeeping or other physical conditions.
- b. unsafe acts - unsafe work practices such as failure to warn, failure to use required personal protective equipment.

Safety training provided: Was any safety training provided to the injured related to the work activity being performed?

Interim corrective action: Measures taken by supervisor to prevent recurrence of incident, e.g., barricading accident area, posting warning signs, shutting down operations.

Follow-up: Once the investigation is complete, EH&S shall review and follow-up the investigation to ensure that corrective actions are taken and control measures have been implemented.

Make sure that supervisor signatures are obtained and it is clear whether any medical treatment or lost time from work occurred.

VII. RECORD KEEPING PROCEDURES

EH&S will maintain employee accident and injury records. Records are maintained for a minimum of three (3) years and include:

- Accident Investigation Reports,
- Workers' Compensation Notice of Injury Reports, and
- Log & Summary of Occupational Injuries and Illnesses

VIII. GENERAL SAFETY RULES, POLICIES, AND PROCEDURES

The following safety rules are provided for general information on topics that pertain to all University employees. For other, more specific rules please refer to the appropriate policy manual

or call EH&S. Employees are to follow these rules, review them often and use common sense in carrying out assigned duties.

Lifting Safely

1. Plan the move before lifting; remove obstructions from your chosen pathway.
2. Test the weight of the load before lifting by pushing the load along its resting surface.
3. If the load is too heavy or bulky, use a hand truck or get assistance from a coworker.
4. Position your feet 6 to 12 inches apart with one foot slightly in front of the other.
5. Face the load.
6. Bend at the knees and keep your back straight.
7. Get a firm grip on the object with your hands and fingers. Use handles when present.
8. Do not lift anything if your hands are greasy or wet.
9. Wear protective gloves when lifting objects with sharp corners or jagged edges.
10. Hold objects as close to your body as possible.
11. Perform lifting movements smoothly and gradually; do not jerk the load.
12. If you must change direction while lifting or carrying the load, pivot your feet and turn your entire body. Do not twist at the waist.
13. Set down objects in the same manner as you picked them up, except in reverse.
14. Do not lift an object from the floor to a level above your waist in one motion. Set the load down on a table or bench and then adjust your grip before lifting it higher.

Office Safety

1. Do not stand on furniture to reach high places.
2. Use a ladder or step stool to retrieve or store items that are located above your head.
3. Open one file cabinet drawer at a time.
4. Put heavy files in the bottom drawers of file cabinets.
5. Close drawers and doors immediately after use.
6. Use the handle when closing doors, drawers and files.
7. Do not tilt the chair you are sitting in on its back two legs.
8. Do not use extension or power cords that have the ground prong removed or broken off.
9. Do not use frayed, cut or cracked electrical cords.
10. Use a cord cover or tape the cord down when running electrical or other cords across aisles, between desks or across entrances and exits.
11. Keep doors in hallways fully open or fully closed.
12. Use handrails when ascending or descending stairs or ramps.
13. Do not store or leave items on stairways or walkways.
14. Do not run on stairs or take more than one step at a time.

Safety Hazard Report Form - Refer to web page link for copy of the UNF Safety Hazard Report Form

INSURANCE & RISK MANAGEMENT PROGRAM

POLICY

The Florida Cabinet has adopted a program for the central purchase of insurance through the Division of Purchasing, Department of Management Services, implementing the authority granted by Florida Statutes. Pursuant to this action, the Division of Purchasing retains the authority to purchase insurance of behalf of the State University System (SUS). Due to the unique nature of the SUS, this authority has been extended to individual institutions like the University of North Florida (UNF).

Subsequent actions by the Legislature have embraced the concepts of risk management and created self-insurance programs administered by the Department of Insurance, Division of Risk Management. These include automobile, general liability and workers' compensation and property (fire fund).

These actions and the desire to control losses have created the need for planning, development, maintenance and coordination of a comprehensive insurance and loss-prevention program for UNF. Subject to regulations of the Department of Insurance and the Department of Management Services, UNF plans, coordinates and acquires insurance coverage in accordance with its needs and within the policies of the University of North Florida Board of Trustees (BOT).

UNF has designated certain individual(s) with the responsibility for administration the university's insurance programs. The department of Environmental Health & Safety (EH&S), Insurance and Risk Management performs all duties relating to the procurement and administration of the university's insurance needs, with the ability to respond to questions generated within and without the university on coverages provided or available. This office further coordinates claims and policy administration with the UNF Board of Trustees (BOT) and insurance acquisitions with either the Department of Management Services, the Department of Insurance, and private providers.

PROCEDURES

Unless otherwise stated in the attachments to this Standard Practice, the following procedures shall apply to insurance and self-insurance administration.

Risk Analysis

Periodically, the university shall survey and analyze categories of risk within the university. This is accomplished on an ongoing basis during written policy updates, Campus Safety and Security surveys, meetings of the Campus Safety Advisory Council, University Police Department surveys audits by the State Fire Marshall, Department of Environmental Protection, Department of Health, and UNF Department of EH&S.

Coverage Acquisition

UNF arranges for the acquisition of all coverages required in this program through EH&S. It is the policy of the BOT to purchase all commercially provided insurance through the Division of Purchasing, Department of Management Services when in the best interest of the SUS.

The university shall direct requests for acquisition of insurance as provided for in each section of this program. Prior approval of the BOT is not required for the direct purchase of any insurance by UNF.

Premium Assessments and Payments

Invoices for any assessment due under the self-insurance program administered by the Division of Risk Management are forwarded directly to the university with appropriate instructions as to the method of payment. EH&S receives these invoices for tracking and record keeping purposes and forwards them to the Controller for payment.

The university shall provide for timely payment of invoices in accordance with Florida Statutes, for all forms of insurance coverage.

Claims Procedures

Any occurrence out of which a loss or claim under any category of insurance/self-insurance may arise shall be reported by the involved person(s) to EH&S. EH&S is responsible for transmitting the reported occurrence and filing the claim with the appropriate agency in writing.

The report shall state as completely as possible the nature of the loss/claim and include police reports, photographs, investigation reports and /or audit reports, as applicable.

Reporting Channels

Commercial Insurance

All claims/losses under these insurance policies shall be reported by EH&S to the appropriate insurance agent or as instructed by the policy.

Self-Insured Funds

All claims in the General Liability, Automobile Liability, and Works' Compensation area and all losses to property covered by the Fire Fund are handled by the Division of Risk Management. The Division of Risk Management has established reporting procedures for these claims/losses which are followed by EH&S. All of these claims/losses shall be reported directly to the Division of Risk Management, with copies to the Office of the General Counsel.

The contents of UNF's Risk Management & Insurance Program encompass the following areas:

- (A) Automobile
- (B) Boiler and Machinery
- (C) Crime
Comprehensive Dishonesty, Disappearance and Destruction of Money and Securities
- (D) Disability, Accidental Death and Dismemberment

Student Health
Athletic
Statewide Camps
Miscellaneous Health Coverages
Law Enforcement, Special Disability

(E) Dishonesty

Public Employees Blanket Bond

(F) Fire and Extended Coverage, Flood and Rental Value

(G) Medical, Professional and Premises Liability

(H) General Liability - Civil Rights Actions

(I) Inland Marine

Fine Arts Property

Miscellaneous

(J) Marine

(K) Worker's Compensation

AUTOMOBILE INSURANCE

Automobile insurance is designed to provide financial protection for damages that arise out of the ownership and operation of automobiles. The major segments of this coverage are:

1. Bodily Injury Liability and Property Damage Liability
2. Medical Payments Coverage (not provided)
3. Physical Damage Coverage
4. Florida Motor Vehicle No-Fault Coverage

The BOT is authorized to provide financial protection for Bodily Injury and Property Damage Liability for university owned or leased automobiles.

The BOT is not authorized to provide medical payments coverage (voluntary settlement of medical expenses) for non-employees driving or occupying university owned automobiles.

The providing of protection for physical damage to university owned automobiles licensed for use and operating on public highways of this state is prohibited under Florida Statutes. Thus, this loss must be self-assumed. Physical damage coverage, including comprehensive (fire, theft, vandalism) may be provided on leased or loaned automobiles.

The university participates in the Florida Casualty Insurance Risk Management Trust Fund, created by the legislature to provide a funded, self-insurance program for the liabilities arising from operation of automobiles owned by the State of Florida.

The program is administered by:

Department of Insurance
Division of Risk Management
200 E. Gaines
Tallahassee, Florida 32319

Coverage

1. Bodily Injury Liability - provides financial protection against any claim for bodily injury to others arising from university automobiles.
2. Property Damage Liability - provides financial protection against any claim for damage to property of others arising from university automobiles.

This coverage will be provided for all automobiles owned or leased by UNF used within the course and scope of employment (by employees) and for other authorized users if no deviation from authorized use.

Special provisions will be made through the acquisition of commercial insurance to provide Physical Damage (Collision and Comprehensive) coverage for those automobiles that are non-state owned and where this coverage is specifically required by the condition of the loan or lease agreement under which the vehicle is supplied for use by the university. However, every effort should be made to have the provider include this type of insurance coverage as part of the lease cost. If this is not practical, then self-assumption of part or all of the risk should be considered. This can be accomplished by use of a large deductible amount of commercial insurance purchased or by self-insuring if the potential exposure is within the financial capability of the department using the vehicle.

The term “automobile” as used herein refers to any land motor vehicle, trailer or semi-trailer designed for travel on public roads.

Premium Basis

An annual advance premium assessment is charged, weighted by university loss experience and number of vehicles, for the schedule of automobiles covered. At the close of each coverage period, an audit will be made by the Department of Insurance and the premium assessment adjusted to recognize actual exposures existing during the coverage period. The university will then re-charge specific departments a pro-rated portion of the premium.

Occupancy of Vehicles by Non-employees

A non-employee has several means of recourse to collect for medical expenses incurred as a result of injury suffered while driving or occupying a university owned or leased vehicle. If the non-employee is carrying private automobile medical payment coverage, such costs are eligible under their personal policy. Under the No-Fault Act, a student qualifies for coverage under the parent's automobile insurance. The non-employee may also collect from a number of private health insurance plans which are offered, or in the absence of any coverage, a claim can be filed through EH&S with the Division of Risk Management, Department of Insurance.

Use of Private Automobiles on University Business

While it would be desirable to provide that all university business requiring use of vehicular transportation be conducted in university equipment, it is clearly not possible to make such a provision. Therefore, it is necessary to establish limitations on the use of personal or rental vehicles compatible with the university's objective.

It should be made clear that in consideration of the payment to an employee or student by the university of a mileage charge (or other reimbursement as set from time to time) for the use of a personal vehicle that:

1. The vehicle is to be used on university business only with permission and knowledge of the university. (Completion of Travel Authorization Request, supervisor signature).
2. At all times when on university business, minimum statutory insurance requirements must be carried.
3. EH&S will be advised of any accident occurring while on university business.
4. The financial loss for damage to the vehicle shall not be reimbursed by the university in the event of an accident while on university business.

The program is administered by:

Department of Insurance
Division of Risk Management
Automobile Liability Claims Section
200 E. Gaines
Tallahassee, Florida 32319

Automobile Liability Claims Procedures

1. Urgent Claims Reports

All accidents involving bodily injury and heavy property damage or non-driveable vehicle should be reported immediately by telephone to EH&S, or the UPD, if after hours.

All telephone reports will be followed by a completed Automobile Accident Report, Form AL-2, (original and one copy).

2. All Other Automobile Claim Reports

These are accidents which do not fall under the above description of urgent reports. EH&S will complete an Automobile Accident Report, Form AL-2 (original and one copy), and mailed to the Division of Risk Management.

Note: All claims forms are obtained from the Division of Risk Management.

Boiler and Machinery Insurance

Boiler and Machinery Insurance provides financial protection for loss resulting from damage to State owned property and including extraordinary expenses resulting from accidents to or explosions of boilers, pipes, pressure containers, machinery or apparatus.

Great emphasis, in boiler and machinery insurance, should be placed on loss prevention and inspection of insured objects to prevent losses. Insurance should never be used as a substitute for a routine preventive maintenance program.

The Department of Management Services, Division of Purchasing has established a comprehensive boiler and machinery policy for use by all Agencies of the State of Florida. The State University System represents approximately half of the State's total exposure.

Coverage

Provides financial protection for loss from damage to university property and for payment of reasonable extra costs of temporary repairs and of expediting the repairs resulting from an accident to a covered object.

ACCIDENT refers to a sudden and accidental breakdown of the object or a part thereof which manifests itself at the time of its occurrence by physical damage to the object that necessitates repair or replacement.

OBJECT is any boiler, fired or unfired vessel subject to vacuum or internal pressure other than static pressure, refrigeration system, piping and accessories, mechanical, electrical machine or apparatus generating, controlling, transmitting, transforming or utilizing power.

Premium Basis

An annual premium is developed for the schedule of covered objects. An audit premium may be generated by adding objects during the period.

Acquisition of Coverage

For locations already covered by this policy, EH&S shall submit upon request, an up-to-date schedule of covered objects prepared in accordance with the policy guidelines, including specific buildings and complete object description.

Impacted departments shall report additional or deleted locations to the current policy schedule within 180 days after the location is put into operation or eliminated.

Guidelines for Boilers & Machinery to be Insured

The following list of equipment should be used as a guide to the type of equipment to be reported for insurance coverage:

- Office Equipment
- Air Conditioning
- Communication Systems
- Refrigeration Systems
- Production Machinery
- Boilers & Pressure Vessels
- Robotics
- CFC Refrigerant Coverage
- Mechanical and Electrical Equipment
- Perishable Goods
- Diagnostic Devices
- Demolition costs
- Ovens, Stoves, Furnaces
- Hazardous Substances
- Elevators, Escalators, Conveyors
- Computers
- Cranes, Hoists
- Fiber Optics

Equipment Breakdown Coverage

<u>Coverages</u>	<u>Limits</u>
Equipment Breakdown Limit.....	\$15,000,000
Property Damage.....	\$15,000,000
Perishable Goods.....	\$100,000
Computer Equipment.....	\$100,000
Expediting Expense.....	\$150,000
Hazardous Substances.....	\$100,000

<u>Deductibles</u>	<u>Limits</u>
Combines - All coverages.....	\$10,000
Except Steam Turbines.....	\$25,000
Except Equipment Driven Steam Turbines.....	\$25,000

Claims Processing

All claims arising out of this coverage must be reported to EH&S and to the Division of Purchasing, Department of Management Services. This may be done by telephone or mail depending upon the urgency of the situation.

CRIME INSURANCE

A major area for insurance coverage consideration involves criminal activities. This section covers the areas of insurance written to protect against direct loss through armed robbery or burglary, and mysterious disappearance (resulting from other than employee dishonesty).

Employees and visitors should be advised that there are no provisions for insuring their personal property while used or located within the university's facilities. The use of personal property to accomplish university work responsibilities should be discouraged. In those instances where an employee is required to use personal property in performance of duty, responsibility for reimbursement for financial loss in the event of loss or damage should be clearly established by the employer's supervisor in advance.

Coverage

Insurance for crime exposures is covered by:

Comprehensive Dishonesty, Disappearance and Destruction Policy

Loss Inside the Premises Coverage, provides financial protection for loss of: (a) Money and Securities by actual destruction, disappearance or wrongful abstraction at the insured premises; (b) other property by safe burglary or robbing or attempt threat; (c) locked cash drawer, cash box or cash register by felonious entry within premises and, (d) damage to premises by safe burglary, robbery or burglarious entry.

Loss Outside the Premises Coverage provides financial protection for Money and Securities by actual destruction, disappearance or wrongful abstraction; and loss of other property by robbery or attempted threat, outside the premises while being conveyed by messenger or armored car company or from living quarters in the home of a messenger. Contact EH&S for applicable limits of liability.

Premium Basis

Premium ratings are based on business and safe classification for inside coverage. Premium considerations include: watchmen, burglary or robbery alarm systems and tear gas systems. Outside coverage is based on rate per messenger, depending upon number of guards which the insured warrants will accompany the messenger.

Acquisition of Coverage

Upon notification by the Department of Management Services EH&S shall submit the following information necessary to update exposure and coverage:

1. Description and fire rating of storage facility for storage of money and securities.
2. Special security measures against burglary or robbery, i.e., watchmen, burglary or robbery alarm systems, etc., (if the alarm system is certified, send the certificate).

3. Maximum monetary value exposed to theft at any one time, broken down into cash and checks.
4. Type of conveyance, number of messengers, and number of guards when outside premises, armored car frequency per week.
5. When money, securities and checks exposure exists at locations other than the main university campus, a separate listing by location, which includes items 1 thru 4 above, must be provided.

Claims Processing

Report all claims - or potential claims - promptly to EH&S giving complete details, copies of audits, and/or police reports.

Student Health Insurance

Coverage

UNF has developed a student health insurance program administered by the Student Health Services/Wellness Center. Participation by students in this program is voluntary; however, the BOT requires foreign students to secure such coverage when not covered by other insurance. Refer to the policy documents in Student Health Services for specific limitations and deductibles.

Claims Processing

Report all claims directly to the Student Health/Wellness Center and EH&S.

Guidelines for Using the Student Injury and Sickness Insurance Plan

Call the Student Health Services, 620-2900 when ill.

A nurse is available Monday through Friday, 8:00 a.m. to 4:30 p.m. The campus physician has clinic on Tuesday, Wednesday and Thursday.

If you need to see an off-campus physician get a referral from SHS first.

The insurance deductible must be paid before any claims can be made.

There is also an additional deductible on prescription drugs.

There is a co-payment on your insurance. This means that the insurance company pays a percentage of the usual and customary charges and you pay the balance.

In the event of an emergency when the SHS is closed, call the UPD at "0" or 620-2804.

Carry your insurance ID on your person at all times. In the event you do not have your ID card, call 1-800-237-0903 for verification.

Athletic Coverage

The Department of Athletics administers an insurance program for the university providing accidental death and disability insurance for the participants in the intercollegiate athletic program under the supervision of the university. A brief summary of this program follows:

Coverage

Limits: \$10,000 Accidental Death, \$50,000 Guest and Recruits; \$25,000 Medical Payment (maximum) for accidental injury while participating in the intercollegiate athletic program.

Premium

Rates are based on the particular sports activity and actual loss experience.

Acquisition of Coverage and Claims

This coverage is obtained directly by the Athletic Department and all claims are handled by the Head Athletic Trainer. For more information please contact the Department of Athletics.

SPECIAL DISABILITY FOR LAW ENFORCEMENT

Pursuant to the authority of Florida Statutes the Division of Purchasing, Department of Management Services, administers a special death and dismemberment policy for regular campus security police. A brief summary of the policy follows:

Coverage

Accidental Death, Dismemberment and Loss of Sight Indemnity, to cover officers while actively on duty in the capacity of a Campus Police Officer whose duties are approved by the university while on or off the premises or the grounds of the institution.

Premium Basis

Flat annual rate per insured person.

Acquisition of Coverage

Upon notification by the Division of Purchasing, Department of Management Services, EH&S will submit information necessary to update exposure and coverage, which will include the number of covered personnel as of the effective date of the policy.

The university is not required to report additions/deletions to the list of personnel covered during the period of the policy. The university's official personnel records shall serve as verification of employment during the coverage period.

Beneficiary: At the time of employment, each employee must designate a beneficiary. All proceeds for death will be paid, in the absence of a beneficiary, to the estate of the deceased.

Claims Processing

Report all claims to EH&S

University Camps - Accident and/or Health

Coverage

This is a special risk insurance policy covering eligible participants in day or resident camps. Medical payments, accidental death, dismemberment and sickness benefits are outlined in the insurance policy. Contact EH&S for specific limits of coverage.

Premium Basis

The number of participants, length of the camp and the activities planned determine the specific benefits as well as premium charges of the specific coverage desired.

Acquisition of Coverage

EH&S will maintain a list of the camps insured under this policy and the essential particulars of each policy.

Specific requests for each insured shall be made to EH&S prior to the inception date of the policy. EH&S will mail requests for camp rosters in the spring of each year.

Claims Processing

Report all claims directly to EH&S.

FIDELITY BOND (DISHONESTY INSURANCE)

Dishonesty insurance is regarded as a field of surety ship with the same parties involved — the surety, the obligee, the principal. However, it works more like regular insurance; the employer suffers loss through dishonesty of the employee and is reimbursed for the loss by the insurance company. The surety or insurance company has a right of action against the dishonest employee.

In addition to the basic protection provided by the bond, the employer enjoys the psychological advantage that the employees know they are bonded and may expect prosecution by the State and/or bonding company if they produce a loss. Also, the employer is encouraged to avoid losses by adopting efficient accounting, audit, inventory and other business control methods.

Coverage

There is a statewide public employees blanket bond utilized by the State University System. A brief summary of the policy follows:

1. Insuring Agreement I - Honesty Blanket Bond coverage covers loss sustained by the insured through any fraudulent or dishonest act or acts committed by any of the employees, acting alone or in collusion with others, during the Bond Period, to an amount not exceeding in the aggregate the amount stated in the limits of liability applicable to this agreement.
2. Rider - attached to the policy extends the definition of “Employee” to include any student enrolled in a school under the jurisdiction of the insured while handling or having possession of property or funds in connection with student activities or while handling or having possession of United States Savings Bonds or Stamps or funds in connection with the purchase or sale of such Bonds or Stamps.

Premium Basis

The premium is based on the number of employees in each of three categories established by the policy according to the exposure involved.

Acquisition of Coverage

All employees are automatically covered. A report is made prior to the inception date of the coverage on the number of employees in each category. This information is requested by the Division of Purchasing, Department of Management Services to determine premium costs.

Claims Processing

All claims — or potential claims - are to be reported immediately to EH&S giving known details, audits and/or police reports. Failure to report all details from the first knowledge of a potential claim may be grounds for refusal of coverage by the Bonding Company.

FIRE AND EXTENDED COVERAGE, FLOOD AND RENTAL VALUE INSURANCE

Losses to building and contents owned by the state, or required under the terms of an existing lease, are covered for the perils of fire, extended coverage, and flood through the Florida Fire Insurance Trust Fund administered by the Division of Risk Management.

Coverage

Losses caused by the following perils are covered: Fire, lightning ,building debris removal, windstorm, hail, explosion, riot, riot attending a strike, civil commotion, aircraft, vehicles, smoke and flood.

Premium Basis

Premiums are based initially under standard insurance rating formulas. Adjustments are made based on actual loss experience under the self-insurance program. Invoice for premiums will be submitted at the beginning of each fiscal period with each policy. This invoice will be due and payable upon receipt. Any changes or additions to the policy will be reflected in the next fiscal year’s premium.

Acquisition of Coverage

Coverage is obtained by submitting a written request to EH&S who will in turn notify the Division of Risk Management.

Notification Required: New items for coverage - use application forms which will be supplied by the Fund to EH&S upon request.

Under emergency conditions, temporary coverage for a period not to exceed thirty (30) days, will be provided upon receipt of notification in any form oral or written.

ELIGIBILITY REQUIREMENTS: Must be state owned or required under terms of an existing lease.

1. Buildings - \$500 minimum actual cash value.
2. Contents - \$500 minimum actual cash value (do not include value of accounts, bills, currency, deeds, evidences of debt, money, security, bullion, manuscripts, or any of the properties excluded by Florida Statutes.
3. Mobile homes which meet the above requirements will be insured.

INSURANCE VALUE - BUILDINGS - Should be insured for the actual cash value (replacement cost, including the cost of the architectural and engineering fees, less the cost of depreciation). The cost of excavation, foundations and that portion which is below the under surface of the lowest floor or basement may be excluded. Values are be periodically reviewed and adjusted as renovations occur, new buildings are brought on line or contents change.

INSURANCE VALUE - CONTENTS - Insured value should equal the actual cash value. Values of items not required to be inventoried should also be included.

CHANGE IN VALUE: All existing coverages will be automatically renewed by the Department of Insurance at the end of each fiscal year unless notification for change is received.

Buildings and contents values should be reviewed periodically and when a substantial (10% or more) change is noted, a request for change in the amount of insurance coverage should be submitted to EH&S.

Claims Processing

Protect the property from further damage — use reasonable care as economically as possible.

Notify EH&S - by telephone and in writing - Give pertinent information such as date, time, location, cause and amount of damage.

Compile an inventory of contents: (1) List destroyed and damaged property, actual cash value and amount of loss claims. (2) List undamaged property, give cost and actual cash value.

CO-INSURANCE CLAUSE: the amount of claim paid will be determined by the relationship between the total actual cash value at the time of the loss and the value actually insured at that location. Example: Total value - \$10,000; insurance carried - \$5,000; amount of loss - \$3,000; $\$5,000/\$10,000 \times \$3,000 = \$1,500$ (this clause applies only to partial losses).

Partial Losses on Buildings: will be adjusted on the basis of actual cash value (replacement cost less depreciation) at the time of loss but with application of the co-insurance clause if not insured to actual cash value.

Partial Losses on Contents: Same as for buildings.

Total Losses on Buildings: Insured value of building.

Total Losses on Contents: Insured value of contents or actual cash value, whichever is smaller.

MEDICAL PROFESSIONAL AND PREMISES LIABILITY

The exposure of professional liability as related to medical facilities or practitioners within the State University System is specifically exempt from coverage by the Florida Casualty Insurance Risk Management Trust Fund with the exception of Student Health Care Centers. The Trustees may elect, under Florida Statutes to operate a program of self-insurance, commercial insurance or a combination thereof, to provide financial protection for damages that may arise from medically related operations.

The following approaches are currently in operation at UNF:

- . State University System Student Health Care Centers
- . Professional Liability Insurance for Students of the Health Occupations
(A rider on this policy covers faculty as well).

Summary of Coverage: - Commercial insurance policy affords coverages for Individual Professional Liability. The company will pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of injury arising out of the rendering of or failure to render, during the policy period, professional services by the individual insured, or by any person for whose acts or omissions such insured is legally responsible, except as a member of a partnership, performed in the practice of the individual insured's profession or as in the declaration of the policy.

Specific details of the policy may be obtained from EH&S.

Premium Basis

Premiums for the self-insured portions of the programs are determined by the actual loss experience.

Premiums for the excess coverage portions of the Programs are established by the insurance carrier at the inception of the insurance and are set charges.

GENERAL LIABILITY

Liability is based upon responsibility and may stem from any of three broad conditions. First, it may be created by criminal behavior or acts by one party against another. In this instance, liability arises from violation of law or public policy resulting in injury to other parties. Second, legal responsibility may be established by a contract that also determines the basis for determining financial liability, frequently including a measure of damages. Third, there are tort liability situations, in which the negligent actions of an individual (personally as well as in a university context) may give rise to bodily injury, including injury to such intangibles as reputation or income expectations, or injury to property.

The University of North Florida will report all general liability claims, including bodily injury, property damage and automobile liability, to the Division of Risk Management and University General Counsel via email.

Liability insurance coverages are generally divided as follows:

Premises-Operations Liability includes hazards of bodily injury and property damage for the existence of premises owned, leased or rented, and direct business operations.

Owner's or Contractor's Protective Liability includes hazards of contractors on the Insured's behalf (as opposed to direct operations).

Products and Completed Operations Liability includes hazards of bodily injury and property damage incurred by reason of products sold and operations after completion.

Contractual Liability includes hazards of bodily injury and property damage for liability assumed under contract, as opposed to liability imposed by law.

Professional Liability includes hazards for liability for claims growing out of professional services rendered.

Personal Injury Liability includes hazards of liability for "personal" injuries as opposed to "bodily" injuries, such as libel, slander and false arrest.

THE MOST COMMON TYPES OF LIABILITY ACTIONS INCLUDE:

Bodily Injury - The most common liability action has been associated traditionally with responsibility for property operation. The normal risks of accident or incident arising out of negligence, or poor maintenance, relate to physical injuries incurred in the use of facilities.

Injury from a fall on the stairs, tripping on the elevator threshold or falling on a cracked sidewalk

suggests negligence to the extent at least of failure to provide proper lighting, proper warning, or security measures designed to prevent accidents. Physical or bodily injury from such incidents results in medical costs, and may cause loss of income.

In such situations, a tort action may enable the injured party to recover losses and a financial penalty, representing out-of-pocket costs, loss of wages, and compensation for pain and suffering.

PROPERTY DAMAGE - Responsibility for property damage incurred in such incidents also has been associated with such actions. Where responsibility is established, legal liability follows, and a claim for recovery of the losses may be expected. Damage to clothing, other personal items, building, and other objects fall in this area; where legal liability is established, there is a basis for recovery. In addition, when the institution assumes responsibility for care of personal items, as in parking lot or checkroom, there may also be responsibility as a bailee for damage to or loss of such articles as are accepted.

PERSONAL INJURY - A recent trend has been to require settlement in an increasing number of incidents involving injury to persons ranging from actual bodily injury to such intangibles as reputation, income or professional expectations; injury also may be alleged from copyright or patent infringement, and false arrest. Financial liability for costs of personal injuries as a result of malpractice, professional judgment, slander, deprivation of privacy, and so on, is of growing significance to universities. As the courts extend the areas in which personal injury can be established, the potential is further magnified.

FEDERAL CIVIL RIGHTS - General Liability Coverage Agreements extends coverage to all claims in Federal Courts under 42 U.S.C., S. 1983 or similar Federal Statutes.

The University of North Florida will email a report to the Division of Risk Management, all written notices of intent to sue for FCR and employment actions claims and lawsuits where an answer or response is due. If involved in an employment discrimination case before the FCHR or EEOC, the University will provide the Division of Risk Management with the charge and its official response pursuant to section 284.385, F.S. The University will notify the Division of Risk Management when it wishes to have the Division participate in a pre-suit settlement.

The BOT is authorized to provide insurance coverage to act as a self-insurer at its discretion under Florida Statutes. Due to the breadth of the responsibilities and the resultant risks in university system operations, the BOT has maintained the position of immunity from suit as an agency of the State until July 1, 1974. Additionally, F.S. allows the BOT to defend suits against individuals performing within the scope of assigned duties.

Coverage

The 1974 Legislature of Florida waived the defense of governmental immunity effective July 1, 1974, and charged the Department of Insurance to administer a program of self-insurance to protect against financial loss arising from actions of the agencies of the State with the exception of Professional Medical Liability of the Board of Trustees and Nuclear Energy Liability. Student Health Centers are not excluded.

The Coverage is Administered by:
Department of Insurance
Division of Risk Management State Liability Claims
200 E. Gaines
Tallahassee, Florida 32319

Coverage: Bodily Injury and Property Damage
Combined Limits - \$100,000 per person/per claim
200,000 per occurrence
(Limits established by Florida Statutes)

This coverage is provided for all operations under the jurisdiction of the BOT except as to covered separate programs for medical related operations.

Premium Basis

An annual advance premium assessment is charged based on a rate per allocated position. At the close of each coverage period, an audit will be made and the premium assessment adjusted to recognize actual experience during the period.

Claims Processing

When EH&S is contacted by a claimant and advised a claim is being made, the following information is collected:

1. Name of claimant(s), address(es), and age(s)
2. Nature of Claim - Injury to property or bodily injury
3. Date of accident and exact location
4. Description of the circumstances of the accident
5. Names of any witnesses to the accident or event

This information is submitted on General Liability Loss report, Form GL-1 and referred to State Liability Claims, Department of Insurance.

When an agency has knowledge of an incident that may develop into a claim, form GL-1 is to be filed as soon as possible. Upon receipt of the report, a representative from Risk Management will contact the EH&S if additional facts are needed and to determine what further action is necessary or desirable.

When suit is instituted, the University shall immediately forward every demand, notice, summons, or their process received for assignment to defense counsel.

Claim investigations and settlement negotiations will be conducted or supervised by Risk Management.

Note: All claim forms are to be requested from the Division of Risk Management.

INLAND MARINE INSURANCE

Inland Marine Insurance derived its name historically from “ocean” marine which had a basic function of covering ships and goods on open seas and inland waters. Inland marine covers property in transit, mobile property, instrumentalities of transportation and communications.

Employees and visitors should be advised that there are no provisions for insuring their personal property while used or located within the university’s facilities. The use of personal property to accomplish university work responsibilities should be discouraged. In those instances where an employee is required to use personal property in performance of duty, responsibility for reimbursement for financial loss in the event of loss or damage should be clearly established in advance. The university may provide insurance coverage for such property only if insurance coverage is a specific requirement of a written agreement between the property owner and the university.

Insurance may be provided for financial loss if the loss or property damage is a responsibility of UNF by loan or lease and the use agreement specifically requires insurance to be provided.

Coverage

Insurable exposures are generally of the following types and are specifically identified and insured for actual cash value:

FINE ARTS — Includes scheduled paintings, etchings, pictures, tapestries, art glass windows, and other bona fide works of art (such as valuable rugs, statuary, marbles, bronzed, antique furniture, rare books, antique silver, manuscripts, porcelains, rare glass and bric-a-brac), or rarity, historical value or artistic merit while in transit to the university, while in possession of the university, and while in transit from the university.

THEATRICAL PROPERTY — Includes schedule property for use in theatrical productions.

MISCELLANEOUS EQUIPMENT — Includes various scheduled equipment, furniture or furnishings on lease or loan to the university.

Premium Basis

The premium charged is based on the actual cash value of the insured article and the length of time the article is to be insured. The various fees are set forth in the policy contract.

MARINE INSURANCE

Marine Insurance (or Wet Marine, as it is sometimes called to differentiate from Inland Marine) has the basic function of covering perils associated with water transport but it is not limited to such situations.

Coverage

The primary interest in Marine Insurance as it relates to the State University System is for the exposures relative to watercraft. These coverages include:

1. Hull — Physical damage to the vessel.
2. Protection and Indemnity — Liability for ownership and operation of a vessel, including workers' compensation for the crewmembers.

Florida Statue prohibits the purchase of hull insurance to protect for physical damage to state-owned watercraft valued at less than \$20,000. Hull insurance may be provided for protection from financial loss in the event of loss or damage to watercraft that are the responsibility of a university by written loan or lease, if the use agreement specifically requires hull insurance be provided.

Protection and Indemnity liability coverage for state-owned small watercraft operated primarily in protected waters is provided by the General Liability Insurance Trust Fund, administered by the Department of Insurance. (Refer to the section on General Liability); for watercraft used in the oceans or other navigable waterways, commercial insurance is required.

Protection and Indemnity coverage may be acquired for non-state owned watercraft on loan or lease to the university, providing such coverage is specifically required by written agreement.

Premium Basis

The premium charged varies with a number of factors established at the inception of the insurance term such as: the size of the vessel, the use of the vessel, and the waters in which the vessel will operate.

Acquisition of Coverage

Acquisition of coverage for state-owned watercraft shall be added to the state policy administered by the Department of Management Services. To acquire coverage for non-state owned watercraft, the university is responsible to purchase the commercial coverage.

The following documentation will be necessary to acquire commercial coverage:

1. Copy of Loan or Lease Agreement
2. Period of Coverage

3. Watercraft physical characteristics (length, beam, weight, power, speed, year, make, manufacturer, model, etc.)
4. Location of Docking
5. Type of use (recreation, competition, research)
6. Location of use (ocean, bay, inland lakes, rivers — be specific).

Claims Processing

Report all incidents out of which a claim may arise EH&S. For the initial report, use the general liability incident report form with follow-up reports to be as requested by the insurance company on the risk.

WORKER'S COMPENSATION INSURANCE

The Florida Workers' Compensation Act, requires employers to compensate their employees for medical expenses, and a percentage of lost wages and to provide certain benefits to dependents in the event of death, resulting from injury or certain diseases arising out of and in the course of employment.

Coverage

Insurance is provided by a self-insurance trust fund, the Casualty Insurance Trust Fund, administered by the Department of Insurance, Division of Risk Management. This fund will pay all compensation and other benefits required by Workers' Compensation Laws.

Premium Basis

An annual advance deposit premium assessment is charged, based on estimated payroll. At the close of each coverage period, an audit is made and the premium assessment for the next period is adjusted to recognize actual exposures during the coverage period.

Claims Processing

The University shall notify the Division of Workers Compensation after the accident/injury is first reported (submission of an employer's First Report of Injury Form - Original and One (1) copy). The Division shall handle all matters involving claims processing and settlement. Claims forms are available upon request from the office of Human Resources.

The supervisor of the injured employee must also complete a UNF Accident Investigation form, sign and forward a copy to EH&S. This form is available on the EH&S Web Page, your departmental office, or by contacting the office of EH&S.

The forms used for processing Workers' Compensation claims are prepared by the Department of Labor.

Litigation Instructions

Immediately forward any and all correspondence involving litigation directly to EH&S or the Division of Risk Management for response. No response or contact with the attorney for the claimant employee is to be made by the university. If anything is required of the university, instructions will be issued by the Division of Risk management or the service agency.

CERTIFICATES OF INSURANCE

Certain types of lease or use agreements require assurance of insurance coverage. This is provided by means of a CERTIFICATE OF INSURANCE provided by the Fund or Company involved. The certificates show only that the university is covered for limits of liability as set forth in the applicable insuring agreement.

To obtain a certificate, submit the request along with a copy of the contract or agreement involved to EH&S.

In some instances, the other party to the agreement may request that a Hold Harmless Agreement be inserted in the lease or use agreement.

An Attorney General's Opinion, #078-20, dated February 15, 1978 states:

“In the absence of any general law authorizing or directing such contracts to be made or authorizing or consenting to a suit against the state on the same, indemnification contracts imposing liability upon the state — are nugatory and unenforceable as against the state or its agencies. State agencies are without statutory powers to enter into such contracts and the State is immune from actions thereon”.

There may also be a request for excess limits of insurance over and above the statutory limits set forth in Florida Statutes or to be named as an additional insured in the insuring agreement.

For excess coverage to exist, there must be primary coverage. This primary coverage comes from either one of the self-insured Trust Funds, or from a commercial insurance policy for coverage not provided by the Funds. Coverage from either of these sources will provide all that is necessary to protect the university up to the maximum limits of liability allowed by Florida Statutes. Beyond this amount, you cannot be held liable. Therefore, there is not justification for spending funds for an extension of coverage beyond the limits.

GLOSSARY OF SELECTED INSURANCE TERMS

ALL RISKS INSURANCE - Protection for loss arising from any accidental cause other than those perils or causes specifically excluded by name.

BOILER AND MACHINERY COVERAGE - Insurance against accidental loss arising from the operation of boilers, machinery and miscellaneous equipment.

BOND - An instrument secured to guarantee performance and/or protection for all parties to an agreement.

CANCELLATION - Termination of a policy before expiration, by the insured or the carrier.

CO-INSURANCE - A provision requiring the insured to cover a specified percentage of the property value. Payments are reduced by the amount of insurance that falls short of the specified percentage of the property value.

DEDUCTIBLE CLAUSE - The amount deducted from a loss, or the liability for the excess of the stated amount.

DEPOSIT PREMIUM - The deposit required on insurance subject to premium adjustment.

EARNED PREMIUM - Premium paid in advance for a certain period, the company earns a portion of the premium as time elapses during that period.

ENDORSEMENT - A form bearing the language necessary to record a change in a policy.

EXCESS INSURANCE - Coverage for losses or damage in excess of a stated amount.

EXCLUSION - Hazards, circumstances or property not covered by the policy.

FLORIDA FIRE INSURANCE TRUST FUND - A State Self-insurance Fund to insure those properties owned by the State against loss from fire and hazards customarily insured by extended coverage, excluding museum collections, artifacts, relics, fine art, boilers and machinery, nuclear reactors and nuclear fissionable material.

FLORIDA CASUALTY INSURANCE TRUST FUND - A State Self-Insurance Fund to provide insurance for Workers' Compensation, General Liability and Fleet Automobile Liability.

INLAND MARINE - Insurance for property generally moved from one place to another.

PERIL - The cause of loss insured against in the policy; i.e., fire, windstorm, explosion, etc.

PHYSICAL DAMAGE INSURANCE - Coverage against collision, upset or overturn, fire, theft, combined additional coverage or comprehensive coverage under an automobile policy.

RATE - The cost of a unit of insurance.

RENEWAL - A policy issued to renew one which is expiring.

RISK - Any chance of loss to the insured or the property to which the insurance policy relates.

SELF-INSURANCE - Money set aside by the State for funding losses ordinarily covered by an insurance program. Monies normally used for premiums are added to the fund to cover losses.