**Insurance and Risk Management**

**Vice-Principal (Finance & Administration)**

Standard Operating Procedure: **Theft or Damage Insurance Claim**

Effective Date: **January 1, 2021**

**Introduction and Purpose:**

Queen’s University is comprised of many areas/spaces which house a wide variety of property and contents. The nature and value of such items creates the allurement of theft or damage from third parties. Although deterrents such a CCTV or locking mechanism are in place, attempted thefts occur on a regular basis. As such, it is necessary to establish regular and consistent operating procedures to inform and instruct faculty, staff and students regarding the proper handling of an insurance claim related to theft or damage.

**Scope:**

All incidents involving damage to university owned buildings, contents, and equipment from the peril of theft or damage.

**Stakeholder Responsibilities:**

Claimant

* Upon discovery of incident contact the Queen’s Emergency Reporting Centre (ERC) at 613 533-6111.
* Complete Incident Report as posted on the Insurance and Risk Management (IRM) website (insert link here) and contact IRM (613 533-2005 or insurance@queensu.ca) for advice on information gathering to properly assess items to be repaired or replaced.
* In some cases, it may be necessary to arrange an inspection of damaged equipment to determine if the item will be repaired or replaced.
* Do not remove or destroy potential cause of damage (until permitted by IRM) as this could be valuable in investigative efforts.
* Upon approval by IRM, complete remediation or replacement of damaged items and provide proof of payment and account chartfield information for Insurance and Risk Management for reimbursement.

Queen’s Emergency Report Centre

* Receive notification that incident has occurred and respond to site.
* If evidence of damage, contact PPS FIXIT to respond for immediate property remediation.
* If required, contact Kingston Police Services to attend site. Obtain police report.
* If incident involves property damage or theft contact IRM Office to notify of incident.
* Complete security report including account of scene, documentation, and pictures.
* Conduct post-damage spot checks if requested by IRM.
* Close report in iTrack system.

PPS - FIXIT/Area Manager/Custodial Services

* Receive notification from ERC regarding incident in order to dispatch necessary trades.
* If the incident is likely to involve extensive property damage or require third party remediation, contact IRM Office with incident details.
* Address any immediate property concerns to secure the affected space. Confirm with IRM if third party remediation assistance is required.
* Do not remove or destroy potential cause of damage (until permitted by IRM) as this could be valuable in investigative efforts.

Insurance & Risk Management

* Receive information regarding incident from Claimant, ERC, FIXIT or iTrack system.
* Assess scene at earliest opportunity to review property and contents damage.
* Confirm with PPS if Third Party Remediator (TPR) assistance is necessary. Contact TPR if required.
* If damage involves any construction project, contact Project Manager – Design and Construction Team to discuss remediation process/schedule.
* Contact and submit claim information to insurer if damage is expected to exceed deductible. Once Claims Adjuster assigned, arrange Adjuster visit to view damage and to discuss and approve remediation.
* Work with PPS/TPR/Design and Construction Project Manager to oversee/organize remediation efforts.
* Work with Claimant to oversee/approve contents/equipment repair or replacement.
* Submit all information and documentation to Adjuster to report and request reimbursement.
* Provide update to Executive Director, Risk and Safety Service (or designate) throughout claims process.
* Receive reimbursement funds from insurer and disperse accordingly.

Kingston Police Services (KPS)

* Respond to scene, gather details and provide police report.

Design and Construction

* For incidents involving any construction project, meet with IRM and any other involved stakeholder to discuss remediation process and schedule.
* Continue to meet until final walk-through of incident site.

Insurer

* Contacted by IRM if loss likely to surpass deductible. Assign Adjuster and request claims report prior to dispersing reimbursement funds.
* Remit funds and close claim.

Adjuster

* Assigned by insurer. Attend incident scene and approve remediation efforts.
* Provide support and advice throughout claims process.
* Review all documentation and complete report to insurer.

Third Party Remediator (FOS)

* Attend site to review damage and create remediation plan.
* Submit plan to IRM to discuss with claimant for approval prior to start of work.
* Work with IRM/PPS/Claimant to arrange access and scheduling of remediation work.
* Attend final walkthrough with Claimant and IRM.
* Submit invoice to IRM.