LAMAR UNIVERSITY
MANUAL OF ADMINISTRATIVE POLICIES AND PROCEDURES

SECTION: Campus Operations
AREA: EHS & Risk Management

University Insurance — MAPP 02.04.10

I. POLICY

A. The Lamar University (LU) Office of Environmental Health & Safety (EHS) & Risk Management is authorized to purchase, on behalf of the University, property, liability, and other non-benefit insurance for general and specific risks. These insurance purchases are based on both an institutional and Texas State University System (TSUS) assessment of the potential for losses and the cost to insure against a loss.

II. PURPOSE AND SCOPE

A. This policy falls under the authority of the following rules, regulations, laws, and statutes, including but not limited to, the TSUS Rules and Regulations, Chapter III, Subparagraph 6.1, Insurance Coverage; the Texas Civil Practice and Remedies Code, Chapter 101, Tort Claims; the Texas Education Code, Title 3, § 51.966, Insurance Coverage; and the Texas Insurance Code.

B. This policy ensures that the identification and mitigation of insurable risks occur in an efficient, cost-effective manner and that the purchase of insurance is coordinated through the LU Office of EHS & Risk Management.

C. Individual units are prohibited from using University funds to purchase separate insurance policies. If a specific insurance coverage is required for an activity or sponsored project, the Office of EHS & Risk Management will work with the unit to secure the needed insurance coverage.

D. Employee personal property is not insured by the University insurance program.

III. DEFINITIONS

A. **Unit.** Internal department, office, or division recognized by LU as a formally organized structure or "unit" within the University. Examples: Division of Academic Affairs, Office of EHS & Risk Management, College of Arts and Sciences, Department of Physics.

IV. ROLES AND RESPONSIBILITIES

A. **The LU Office of EHS & Risk Management** recognizes its role of stewardship of the assets of the University, both tangible and intangible. The Office of EHS & Risk Management interprets its responsibility as requiring the highest possible concern for the safety of students, faculty, and

staff. With regard to insurance, the Office of EHS & Risk Management has the following objectives:

1. To provide oversight over all insurance and risk financing programs.
2. To assure damage protection for University assets.
3. To give direction for the control and mitigation of risks associated with various activities.
4. To direct hazard identification and analysis.
5. To oversee allocation of insurance premiums and claim costs.
6. To assist with annual inspection by insurance carriers of facilities.
7. To record certificates of insurance to meet contractual obligations.

B. **LU units** will be directly charged for:
   1. Deductibles associated with certain types of insurable losses.
   2. Premiums for insurance policies purchased to cover specific activities or sponsored projects.

C. **LU units** must notify the LU Office of EHS & Risk Management within 12 hours of any property damage to or theft of University property. Departments are responsible for cooperating in the settlement of claims.

D. LU expects all **faculty, staff, and students** to conduct activities with the highest sense of responsibility for their safety, the safety of others, and the protection of the assets of the University.

E. **LU faculty, staff, and students** have an obligation to report bodily injury and property damage to assure expedited notification to the appropriate University insurance carrier. Failure to meet reporting obligations may result in non-payment of claim expenses.

V. VENDOR INSURANCE REQUIREMENTS

A. Employer's Liability: $1,000,000 per accident and employee.
B. Commercial General Liability (including contractual liability): $1,000,000 per occurrence.
C. Product/Completed Ops: $2,000,000 aggregate.
D. Auto Liability: $1,000,000 combined single limit.
E. All other insurance required by state or federal law.

VI. REQUESTING INSURANCE

A. Any LU unit requiring insurance coverage should contact the LU Office of EHS & Risk Management. If EHS & Risk Management is unable to place insurance through approved TSUS insurance broker, EHS & Risk Management will assist the unit with finding appropriate coverage.

B. LU Unit Requesting Professional Insurance:
   1. If a unit has existing professional insurance coverage with a vendor, the unit should submit the declaration page to the LU Office of EHS & Risk Management.
   2. Three months before a professional policy renews, EHS & Risk Management will attempt to place the coverage through the TSUS-approved insurance broker.

3. If coverage cannot be provided through the approved broker, the unit will renew the coverage through the existing vendor.
4. If a unit does not have existing professional insurance coverage, the unit should contact the Office of EHS & Risk Management for assistance.

C. LU Unit Requesting Automobile Insurance:
1. All University-owned and University-leased vehicles have liability coverage through a TSUS-approved carrier. Further, Athletics department courtesy vehicles and all University-owned and -leased golf carts and all-terrain vehicles have the same liability coverage. Depending on their age, certain vehicles have physical damage coverage through the approved carrier. No golf carts or all-terrain vehicles have physical damage coverage.
2. Athletics should notify the LU Office of EHS & Risk Management when a courtesy vehicle is returned and replaced with another vehicle. These changes are documented by EHS & Risk Management and submitted to the insurance carrier to determine premium.
3. When a unit rents a vehicle, golf cart, or all-terrain vehicle, it should notify EHS & Risk Management and submit a copy of the rental agreement. If the vendor offers rental protection coverage, the unit should purchase this coverage.

D. LU Unit Requesting Off-Site Special Event Insurance:
1. Any unit sponsoring an off-site University-sponsored event must obtain special event insurance through the LU Office of EHS & Risk Management.
2. The premium is determined by event attendance and event hazard class.
3. When notified of an off-site special event, EHS & Risk Management will determine event premium, notify event sponsor, document event, and coordinate insurance and payment with carrier. Unless other arrangements have been approved by senior LU administration, the unit's index will be charged for event premium.

E. LU Unit Requesting Camp Insurance:
1. LU has a camp policy, which has both an accident component and general liability component. Approved University-sponsored camps are covered with this policy.
2. Each sponsoring unit pays a portion of the accident and general liability components. The accident premium is based on attendance and whether the camp is day or overnight. The insurance carrier underwriter determines the general liability premium for each camp based on hazard severity.
3. The LU Office of EHS & Risk Management will coordinate insurance and payment with carrier. Unless other arrangements have been approved by senior LU administration, the index of a unit sponsoring a camp will be charged.

F. LU Unit Requesting Foreign Travel Insurance:
1. LU's Study Abroad programs are covered by TSUS-approved Travel Accident and International Package coverages.
2. LU's Office of Study Abroad should assure all faculty and student travelers have been issued a travel certificate from insurance carrier and registered with On Call International.
3. All faculty travelling internationally are required to forward a travel itinerary to tsustrips@oncallinternational.com, be briefed by the LU Office of EHS & Risk Management,

and review a current travel advisory for travel locations.

G. Unsponsored Outside Organization Requesting Tenant Insurance:

1. All outside organizations using LU facilities under a facility agreement must provide a certificate of insurance naming Lamar University as an additional insured for the event date. The outside organization must provide this certificate to the LU Office of EHS & Risk Management.
2. If an organization needs tenant insurance for an event date, it can bind this coverage through TULIP, Tenants' and Users' Liability Insurance Policy. The organization should contact EHS & Risk Management for assistance.

H. Other Insurance Requests:

1. Contact the LU Office of EHS & Risk Management for assistance.

VII. REPORTING ACCIDENTS AND DAMAGE

A. **LU employees** should report accidents and damage as follows:

1. Business Auto Liability and Physical Damage Coverage:
   - Notify police with jurisdiction in the location and complete the University vehicle crash packet located in the glove compartment of the University vehicle.
   - Submit the completed packet to the LU Office of EHS & Risk Management within 12 hours of the accident/incident.

2. Criminal Damage/Theft Reporting – University Property:
   - On-campus loss: Report all criminal damage/vandalism and theft to the LU Police Department (LUPD) Dispatch. The reporting officer will file a police report of the incident. Contact the LU Office of EHS & Risk Management with the police report number. The incident should be reported to EHS & Risk Management within 12 hours of reporting it to the police.
   - Off-campus loss: Report all criminal damage/vandalism and theft of University property to the police department with jurisdiction. The police department could either assign an officer to make the initial report or direct the reporting person to an online reporting system. Once report is made, contact EHS & Risk Management with the police report number. The incident should be reported to EHS & Risk Management within 12 hours of reporting it to the police.

3. Non-Criminal Damage to University Property:
   - All non-criminal damage (e.g., water damage due to frozen pipes, glass breakage due to high winds, equipment damage due to rising water, etc.) should be reported through the LU Office of EHS & Risk Management website, using the online Damage Report Form. This report is not a police report and, once submitted, is sent by EHS & Risk Management to the University insurance carrier for possible claim reimbursement.

B. **Non-LU employees** should contact the LU Office of EHS & Risk Management for information on reporting accidents or damage that may involve the University.

VIII. REVIEW AND RESPONSIBILITY

Responsible Party: Chief Operations Officer

Review Schedule: Every three years on or before September 1

IX. APPROVAL

Dr. Robert H. Wagner	05/25/2022
Chief Operations Officer	Date
Dr. Jaime R. Taylor	05/26/2022
President	Date

REVISION LOG

Revision Number	Date	Description of Changes
1	05/25/2022	Version created.
	05/26/2022	Version approved by President.