



University of
Lethbridge

CAMPUS SAFETY-INSURANCE & RISK

What is this notice about?

Science and Academic building (SAB) moves, insurance coverage, exclusions and claims process.

Who is affected and how?

All University employees participating in or near the vicinity of the coordinated SAB moves

All University operating units: Faculty/Department

Why do I need to know this?

The information in this bulletin will enable you to understand the scope of insurance coverage as it relates to the SAB moves for commercial general liability and property coverage for University and/or personal assets.

This bulletin also explains the accident/incident and claims process in the event something goes wrong where property is damaged, destroyed or there are injuries.

How does it affect my Faculty/Department?

The University self-insures fixed assets that fall within the self-retention limits of the various insurance policies within the University's insurance portfolio. Losses exceeding deductible policy limits may trigger coverage under the same.

The University's self-insurance program provides coverage paralleling the terms, conditions and exclusions of the various insurance policies that are bound and used as a risk transfer method for significant and catastrophic losses.

The self insurance program subjects the Faculty/Department to an **internal \$2,500 deductible for each and every loss**. Should losses exceed the internal department deductible threshold the application for assistance under central funding is initiated and used until policy deductible is satisfied. Once the University's overall deductible is satisfied the responding insurance policy recovers losses up to the policy limits as required.

What is covered?

The following are some of the exclusions to the University's property insurance

*Please note that this is not an exhaustive list

Property Program (buildings, fixed assets): Covers all property of every description, owned, leased or occupied by the University of Lethbridge and/or for which the University has assumed the responsibility to insure by contract or agreement; against all risks of direct physical loss or damage except as excluded in the policy. Property includes, but is not limited to buildings, fixtures, computer hardware and equipment.

Boiler, Machinery & Equipment Breakdown: In the event of an accident to an insured object Insurer will consider claims for direct damage to any boiler, condensate return tank, fire pressure vessel, metal unfired vessel or any A.S.M.E. approved fiberglass reinforced plastic vessel normally subject to vacuum or internal pressure other than static pressure of contents, refrigerating or air-conditioning vessels and piping or metal piping and its accessory equipment.

Fine Art & Rare Books: as declared through the Art Gallery

Drivers, Vehicles & Trailers: as registered and declared through Insurance & Risk

Workers Compensation: Is based on a “no fault” system where the University bears the direct cost of compensation, reports injuries and assists injured employees return to work.

The University’s Human Resources department manages the WCB portfolio for the University and WCB claims are managed by the University’s [Department of Wellness & Recognition](#)

What is not covered?

The following are some of the exclusions to the University’s property insurance.

*Please note that this is not an exhaustive list.

- Personal property of individuals and other entities: Staff, students, unionized groups, clubs and associations
- Normal wear & tear
- Depletion, deterioration, corrosion or erosion of materials
- Mold & Fungi
- Mysterious disappearance
- Faulty workmanship
- Crops and live animals
- Nuclear accident
- Unprotected Equipment in the Field
- Electronic data/records
- External contractors
- Refractory or insulating material
- Oven/stove, furnace, incinerators or kiln
- Electrical trailing cable, induction furnace coil or electrical equipment beyond the secondary bus of an arc furnace transformer
- Cracking of any part of any turbine exposed to hot gases or to the point of combustion
- Leakage at any valve, fitting, shaft seal, gland packing, joint or connection
- The functioning of any safety or protective device
- Breakdown of an object while undergoing an electrical, hydrostatic, pneumatic, gas pressure or performance test

WHAT IS THE DEDUCTIBLE FOR INSURED LOSSES?

Summary of Deductibles:

Fixed Assets: internal department/faculty deductible is \$2,500 for each and every loss.

Boiler, Machinery and Equipment: Breakdown Deductibles range from \$2,500 up to \$50,000

- \$5000 deductible for any loss to research and diagnostic equipment with replacement values lower than \$200,000
- \$10,000 deductible to any research and diagnostic equipment with replacement values over \$200,000
- \$50,000 deductible for any loss to MRI, NMR Spectrometer

Fine Art: Coordination with the University Art Gallery is required for works belonging to the University's collection. Deductible for loss is \$2500.00

Liability: University employees are additionally insured and coverage is extended under the university's general liability insurance program for bodily injury and property damages, associated legal defense costs resulting from employees operations for the University.

Catastrophic Loss: For claims that impact department(s) due to a catastrophic incident that did not occur as a result of the actions or inactions of the department(s) impacted (i.e. water main break resulting in flood) the internal department deductible may not be applied

What to do in the event of a loss

Guidelines for making a notice of claim to the University of Lethbridge

1. Document and submit the incident in a [campus accident incident report](#)
2. Document injury and/or damage (i.e. photos, repair estimates, invoices, police reports) and secure any damaged property involved in the claim- do not throw it out without approval)
3. Submit a claim to the University with the [Claim Information and Notice of Claim Form.pdf](#)
4. Once the claim form is complete please scan & email it to insurance.risk@uleth.ca
5. For personal property contact your insurance provider as you may have coverage for your loss

For assistance:

If you require additional information or have any concerns, please contact the Campus Safety Office, Insurance & Risk Services.

Campus Safety, Insurance & Risk Office

Location.....L911a (LINC- across from Starbucks)

Hours.....Mon to Fri, 8:00 a.m. – 4:30 p.m.

Phone.....(403) 329-2603, (403) 329-2099

After Hours contact Security Services for emergent situations (403) 329-2345

Email Support....<mailto:insurance.risk@uleth.ca>

Website.....<http://www.uleth.ca/risk-and-safety-services/insurance-program>