I. **INTRODUCTION** (Purpose and Intent)

The following policy outlines the administration of the University of South Florida (USF) insurance programs.

II. **STATEMENT OF POLICY**

The types of mandatory insurance coverage provided to USF by the state of Florida are Fire/Extended Coverage administered by the State Property Insurance Program and Casualty Insurance Coverage administered by the State Risk Management Trust Fund. **Casualty Insurance Coverage includes:**

- Federal Civil Rights and Employee Discrimination Coverage
- Automobile Liability
- General Liability
- Court Awarded Attorney Fees
- Workers’ Compensation and Employer’s Liability

**Optional Statewide Commercial Insurance Policies,** administered by the State Department of Management Services, are also available to USF. These include:

- Automobile – liability, comprehensive, collision
- Boiler and Machinery
- Contractor’s Equipment – mobile equipment, recreational vehicles, trailers
- Crime
- **Electronic Data Processing Equipment (EDPE)** – computers, laptops, projectors, IT equipment, scientific and medical equipment
- Fine Arts – unique fine arts and museum collections, sculptures
- Accidental Death and Dismemberment – Law Enforcement Officers
- Ocean Marine – research vessels
- Miscellaneous Property – unique items and fine arts, theatrical and scientific equipment
- Accident and Sickness – sponsored events and camps

The following insurance programs are not covered under this policy:
- Intercollegiate Athletics Insurance administered by the Athletics Department
- Medical Professional and Premises Liability administered by USF Health
- New Construction and Renovation Projects Insurance administered by Facilities Management
- Self-insurance Trust Fund administered by USF Health
- Student Health and Accident administered by Student Health Services

The role, scope and program responsibilities of the various Departments/Divisions accountable for USF insurance programs are as follows:

A. Environmental Health and Safety (EH&S):
   1. Serves as the initial information contact for third-party property damage or bodily injury claims, and processes, and refers Property and Casualty insurance claims to the Division of Risk Management.
   2. Processes inquiries and requests from attorneys, subpoenas, etc.; advises USF General Counsel of litigation claims communicated to EH&S by the State of Florida Division of Risk Management; and advises Division of Risk Management of litigation claims communicated to EH&S by the General Counsel.
   3. Assesses and issues payment on insurance premiums for USF.
   4. Advises areas of the University on their potential liability/risks and works with Departments to provide solutions and appropriate risk control in relation to appropriate and adequate insurance coverage(s).
   5. Provides support to Purchasing and General Counsel regarding contract review in relation to insurance requirements and indemnity language in compliance with State regulations.
   6. Serves as the initial contact for injured employees and volunteers, and communicates Workers’ Compensation procedures to the USF community.
   7. Processes Workers’ Compensation claims through communication with Workers’ Compensation Managed Care Arrangement (MCA) administrator and Division of Risk Management.
   8. Investigates claims, tracks trends, and reports Workers’ Compensation claims as required.

B. Purchasing and Property Services
   1. Responsible for administration of any contractual requirements that contractors or subcontractors (when applicable for services performed on property controlled...
by USF) furnish as evidence of the required Worker's Compensation, Property Damage and Public Liability, Automobile Liability, and Products Liability Insurance, with USF and the state of Florida, Florida Board of Governors, and the University of South Florida Board of Trustees as additional named insured on such liability insurance policies.

2. Responsible for administration of any contractual requirements when contractors who perform services on property controlled by USF furnish a Performance and Payment Bond, when applicable.

C. Office of the General Counsel

1. Responsible for coordinating with outside counsel retained by the Division of Risk Management in cases involving general liability and workers' compensation claims. Assists outside counsel in responding to discovery requests and other pretrial matters.

2. Responsible for assuring that request for accident reports and other information in connection with liability claims involving students are properly processed according to federal and state privacy laws.

3. Responsible for handling inquiries from lawyers representing clients with general liability or workers' compensation claims and suits against USF.

4. Responsible for interpreting statutes, regulations, rules and insurance policies as they pertain to USF.

*Current Responsible Office: Administrative Services

*Refer to the appropriate Responsible Office website for a current name of the Vice President or other Responsible Officer.