

Insurance Policy

Category: General Administration	Policy Number: 7518	Effective Date: 92-05-01	Related Policies:
Approved By: Administration	Maintained By: Director, Supply Management	Amended: 96-10-18 02-05-09	Review Due: 03-05-09

Policy

To ensure that all aspects of the Ministry self insurance program are complied with and that appropriate compensation is received for losses and that BCIT is represented as required at litigation proceedings.

Procedures

1. General

- The Director, Supply Management is the BCIT representative to work with the insurance broker and their appointed adjusters to settle theft losses and damage to equipment and facilities claims as well as working with legal firms appointed by the insurance broker to act on behalf of BCIT in litigation actions.
- The Director, Supply Management is responsible for:
 - Arranging any insurance required over and above the Ministry self insurance coverage, eg., rentals, construction projects and non-owned equipment.
 - Insurance of all Institute vehicles.
 - Responding to enquiries on liability coverage.
- The Director, Safety and Security is responsible for any investigations, in concert with the Director, Supply Management, and will supply reports and file numbers as required.
- The Ministry of Advanced Education, is the sole underwriter under the University, College and Institute Protection Program.
- An Insurance Manual is maintained by the Director, Supply Management and is available for reference purposes.

2. Theft and Damage Losses

- Theft and damage losses should first be reported immediately to the Director, Safety and Security who will investigate the incident. Safety and Security will forward a report to the Director, Supply Management who, taking into consideration the deductible amount, will decide as to whether or not a claim should be initiated.
- Claims will be initiated to the insurance broker via the College/Institute Incident Report Form. The Director, Supply Management, will work with the adjuster to obtain all details of the loss.
- Upon completion of the adjusting process, a "Statement of Damage" form is forwarded to the Ministry.

3. Litigation Actions

- Any incidents, whether it be an injury or otherwise, which could result in civil action against BCIT, is to be reported to the Director, Safety and Security for attention who, in turn, will advise the Director, Supply Management who will then report to the insurance brokers via the College/Institute Report Form.
 - When an action is initiated by a Writ served on the Institute, the Director, Supply Management will work with the adjuster and/or lawyers appointed by the University, College and Institute Protection Program in terms of providing all required documentation/information.
 - The Director, Supply Management will represent BCIT at examinations for discovery and if necessary court appearances as directed by the legal firm.
 - The Director, Supply Management will keep the Executive Director, Administration fully informed of all litigation actions.
4. Where treatment is received at the BCIT First Aid facility, staff on duty will complete required documentation and Safety and Security will forward the appropriate forms to the Workers' Compensation Board.
5. In cases where treatment was received off campus, the incident must be reported to the BCIT First Aid Department to ensure that required forms are completed and forwarded.

Related Policies:

- Policy 7525, Protection of Equipment, Property and Information