

INSURANCE CLAIMS PROCESSING

PURPOSE

The University maintains insurance coverage for University buildings, contents and equipment breakdown. When damage occurs as follows:

Commercial Property Losses:

Direct physical loss to buildings and/or contents and resulting loss of income caused by covered hazards such as fire, windstorm, water damage from plumbing accidents or vandalism, etc.

Equipment Breakdown:

Losses arising from the operations of boilers and machinery such as, air condition units, hot water heaters, electrical equipment, chillers, boilers, electrical panels and similar building service equipment, etc.

In the event of a loss, the department should **immediately** notify Risk Management by email at riskmgmt@uh.edu and written report as outlined in [SAM 01.C.11](#). The institutional policy (SAM) has detailed instructions as well as a form that should be used. The policy includes items such as detailing what was damaged; the cause of damage, photographs, maintaining an inventory of all destroyed and damaged property, giving actual cash value, replacement and age of property etc. Damaged parts/items **should not** be discarded as the insurance adjuster may want to inspect them.

The Risk Management Department should be notified immediately so the loss can be investigated to determine insurability. If insurable, Risk Management will process the insurance claim. Failure to timely notify Risk Management may result in the denial of a claim.

Risk Management will notify the insurance carrier if the loss exceeds the deductible and will work closely with the department suffering the loss to coordinate all claims. If a non-university third party caused the damage, the Risk Management Department will assist the department in the recovery of their loss from that party or their insurance carrier.