# LAMARUNIVERSITY MANUAL OF ADMINISTRATIVE POLICIES AND PROCEDURES

# SECTION: Campus Operations AREA: EHS & Risk Management

## University Insurance

MAPP02.04.10

### I. POLICY

A. The Lamar University (LU) Office of Environmental Health & Safety (EHS) & Risk Management is authorized to purchase, on behalf of thenil/ersity, property, liability, and other netwoenefit 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, regulating laws, and statutes, including but not limited to the TSUS Rules and Regulation approximate the rule of the transmission of the rule rule of the transmission of transmission of the transmission of transm
- C. Individual units areprohibited from using University funds to purchase separate insurance policies. If aspecificinsurance 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 insurleyd the University insurance program

#### III. DEFINITIONS

A. Unit. Internaldepartment, office, or divisiorecognized by Uas a formally organized structure or "unit" within the University. Examples: Division & cademicAffairs, Office of EHS & Risk Management College of Arts and Sciences, Department of Physics.

#### IV. ROLES AND RESPONSIBILITIES

A. TheLUOffice of EHS & Risk Management cognizes its role of stewardship of the assets of the University, both tangible and intagrible. The Office of EHS & Risk Management interprets its

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 anathalysis.
- 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 unitsmust notify theLUOffice of EHS & Risk Management within 12 hours of any property damageto or theft of University property. Departments are responsible for cooperating in the settlement of claims.
- D. LU expects all faculty, staff, and students 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 ave an obligation to report bodily injury and property damage to assure expedited notification to the propriate University insurance carrier. Failure to meet reporting obligations may result in new ayment of claim expenses.
- V. VENDOR INSURANCE REQUIREMENTS
  - A. Employer's Liability: \$1,000,000 per accident and employee.
  - В.

and review a current trad advisory for travel locations

- G. Unsponsored Outside Organization Requesting Tenant Insurance
  - 1. All outside organizations using facilities under a facility agreement must provide a certificate of insurance naming Lamar UniversityLinidutyLinidutyL57006 Tw 11.04 -0 0 11.04 108 68

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

### VIII. REVIEW AND RESPONSIBILITY

ResponsibleParty: Ch	ief Operations Officer
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ReviewSchedule Every three years on obefore September1

#### IX. APPROVAL

Dr. Robert H. Wagner	05/25/2022
ChiefOperationsOfficer	Date
Dr. Jaime R. Taylor	05/26/2022
President	Date

#### REVISIONIOG

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