



University, College and Institute Protection Program
(UCIPP)

Handbook/Guide to
UCIPP Coverage

September 2009

Web site address www.bcucipp.org

Foreword

The University, College and Institute Protection Program (UCIPP) provides coverage to all member institutions against liability and loss; it also assists members in their identification and management of risks that may lead to loss or damage to property, or harm to individuals.

This handbook should not be used as more than a general introduction to coverage available under UCIPP. It is not legal advice and does not modify actual coverage wordings. Not all activities or losses are covered. For specific details of coverage wordings or answers to specific questions please refer to your institution's risk management designate or UCIPP.

If you have suggestions or would like to comment on the contents of this handbook, please call or write to:

University, College and Institute Protection Program
Risk Management
P.O. Box 3586
Victoria, BC V8W 3W6

Telephone: (250) 356-1794

Facsimile: (250) 953-3050

E-Mail: protection.program@bcucipp.org

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Introduction: Why is protection needed?

Institutions, like all organizations and individuals, are exposed to legal liabilities and loss of or damage to property. Litigation against an institution, its employees or volunteers can result from many different types of situations.

1. When is Coverage Available and who is covered by UCIPP Liability Coverage?

UCIPP liability coverage is primarily designed to protect the institution, and its employees while performing their duties, against liability claims.

To the extent that liability arises from their authorized duties on behalf of the institution, coverage under UCIPP may also extend to include the activities of:

Boards of Governors, Senate Members, and Foundations

Memve

d) Are the actions of students covered under the liability coverage?

There are four issues commonly raised concerning students:

1) Are student actions against other students covered by UCIPP?

No. Students are not extended coverage by UCIPP, unless they are performing assigned duties at the request of institutions staff, or acting at the specific direction of institution staff.

2) Are students covered if a claim is made against them while working in a Work Experience/Practicum placement at a standard work site?

Generally, yes. UCIPP covers the acts of students in the absence of a contrary agreement between the Work Experience employer and the institution.

3) Are students provided any coverage if they are injured while participating in a Work Experience/Practicum placement?

Not by UCIPP. Students participating in Work Experience/Practicum placements at standard work sites of an employer in BC are covered by WorkSafeBC.

4) Are students provided any coverage if injured while at school?

UCIPP does not provide accident coverage to an injured student.

There may be some benefits available to a student, through the Student Accident Insurance, if the institution participates in the available insurance programs.

e) Are the actions of user groups covered under the liability coverage?

User groups are not extended coverage by UCIPP.

Institutions should have formal policies regarding the use of

2. Automobile Use

a)

- 2) if they have coverage and have first claimed upon, and exhausted, their own personal insurance.

Excluded from this coverage is money, valuables, or any other personal property except such items that are specifically used for instructional or employment purposes. For example, personal items, such as purses, wallets, or clothing are not within the scope of this coverage.

Because all property claims are subject to a \$3,000 deductible per incident, employees should review the provisions of their personal home/tenants insurance. *It is likely that the employee is required to notify their insurer if their property is being used away from their residence and for employment purposes.* The UCIPP deductible, in combination with the maximum limit, can severely reduce any claim an employee might make. For example, an employee's computer is stolen from the staff room; here is how the claim would proceed:

- 1) Institution confirms that the computer was being used for instructional/employment purposes;
- 2) The employee checks to determine if personal insurance will cover the loss;
- 3) If the personal insurance does not respond or is not in effect, the employee makes a claim under UCIPP (Incident Report);
- 4) The employee provides proof to establish amount of the loss at \$4,000;
- 5) Maximum coverage is \$3,000 less the deductible of \$3,000, which means there is no claim.

If the claim involved the property of other employees, and perhaps also equipment owned by the institution at the same time, one single deductible would apply over the total loss, and not per employee. This would allow the institution to consider apportioning the deductible over all parties whose property was involved, but would not affect the total maximum, coverage per employee of \$3,000.

b) Is students' personal property covered under UCIPP?

4. Reporting of Incidents/Claims

Prompt notice must be given to UCIPP of any event/incident likely to give rise to a claim and every incident of the types described below. Serious incidents should be reported by telephone (250-356-1794) or fax (250-356-0661) immediately to UCIPP.

Note: If you receive a call from someone who says they are a lawyer or investigator representing a student, employee, or visitor requesting information, please be cautious about responding to questions. The person may not be who you first think they are and may seek to have you disclose personal confidential information which is a breach of the Freedom of Information legislation. Instead we suggest you obtain their name and contact information and advise

- 1) Fully complete an Incident Report form;
- 2)

5. Certificates of Insurance

a) How are Certificates of Insurance issued?

All requests for Certificates of Insurance are to be made through the office of the risk management designate. A copy of the contract or written agreement, such as a permit, must accompany the request. The individual who signs the contract,