

# Claim Reporting/Injury Reporting

## Vehicle Accident Reporting

- All accidents which occur on public thoroughfares must immediately be reported to the law enforcement authority having jurisdiction.
- The vehicle should not be moved until given permission to do so by the investigating officer.
- If a University-owned or rental vehicle is involved in an accident, the driver should render assistance to the injured and arrange for immediate notification to law enforcement. (NOTE: If the accident occurs on campus premises, the University police should be contacted.)
- The driver of the University vehicle should exchange complete information with the other driver(s). (Refer to Form [RM18](#) for details.)
- It is each person's duty to provide full, factual information to the investigating officer. Under no circumstances, however, is it necessary to make incriminating statements. The driver should make no statements concerning liability for the accident or coverage carried by the University. Simply state that the accident will be reported promptly to the appropriate University authorities.
- All accidents should be reported as soon as possible to the Risk Management Office at the West Lafayette campus. Please call the Risk Management Office at 765-494-7695 for assistance. Risk Management staff will advise as to information needed and will complete the necessary forms for reporting to the insurance carrier and the State of Indiana.
- If a person operating a private vehicle on authorized University business is involved in an accident, the information referred to above should be obtained, and the accident should be reported immediately to the vehicle owner's insurance carrier. If the accident is serious, it should also be reported to the Risk Management Office to ensure excess protection under the University's liability coverage.
- Do not sign or accept any type of waiver or "exoneration card" which may be presented to you by the driver of another vehicle.

Please refer to the brochure, [In Case of an Accident](#) which should be in the University vehicle's glove compartment for further assistance.

Comprehensive coverage is carried on all vehicles that are licensed for road use. Covered losses include those caused by wind, hail, water, vandalism and accidental breakage of glass.

Collision coverage is optional for University vehicles and may be requested through the Risk Management Office at the discretion of the operating unit. Liability coverage is mandatory for any vehicles on loan to Purdue. A deductible applies per vehicle per accident, and the operating unit is responsible for payment of that amount.

## Reporting Purdue Owned Building and Contents Claims

- All efforts should be made to report the building/content loss to the Insurance Loss Control Manager, Kevin Thedans in the West Lafayette Safety and Security Department as soon as practical. The loss can be reported by calling 496-1937 and submitting Form [RM41](#) to Kevin Thedans.
- A police report must be filed if the loss is due to theft and/or vandalism.
- Arrangements will be made to perform a damage inspection and promptly begin mediation efforts to prevent further loss.
- Insurance reimburses the cost to repair or replace with like kind or quality and every attempt is made to reimburse the department the costs to put the building back to the condition it was prior to the loss.
- Two or more quotes are required for repairs/replacements over \$10,000. The Risk Management Department needs the opportunity to assess the damage and determine the scope of repairs prior to work being done.
- Loss involving theft or vandalism must be reported immediately to the law enforcement agency having jurisdiction. **FAILURE TO DO SO MAY RESULT IN THE DENIAL OF COVERAGE.**

- In order for coverage to be in force for property not owned by the University but in our care, custody and control, either a gift and loan report or lease agreement must be on file.

## **Employee Theft Claims and Theft by Others Claims**

Purdue carries coverage to protect against the loss of money and securities resulting from various criminal acts. This coverage applies in those cases where the responsible party or parties cannot be identified.

### Loss Reporting

- Immediately upon becoming aware of possible employee involvement in the loss of money, securities or other property, or loss due to possible criminal acts, the responsible supervisor or department head should notify the campus police, Internal Audit Department, and the Risk Management Department.

## **Slip and Fall and other Bodily Injury and Property Claims to Third Parties**

- Any University employee who witnesses a loss which involves bodily injury to or property damage of a member of the public or a student, either on University premises or at a University activity away from campus, should render assistance where appropriate.
- Notify law enforcement and prepare a written account including as much information as possible. This information should be given to the employee's supervisor or department head for transmittal to the Risk Management Office.
- Report the occurrence by telephone or e-mail to the Risk Management Office at 765-494-6134 or to [RiskMgmt@purdue.edu](mailto:RiskMgmt@purdue.edu) . Also, please fill out the [RM30](#) form located on our website and forward to the Risk Management Office as soon as possible.
- Please note any relevant facts such as:
  1. Condition of the premises.
  2. Witnesses- name(s), telephone number, address.
  3. Injured person's physical state.
  4. Any statement injured person made regarding the incident.

### Claims Procedures for Third Parties wanting to make claim:

- Department can instruct person(s) wishing to file a claim to contact Risk Management directly at 765-494-7695.
- Liability claims are processed through the Risk Management Department and are adjusted by a Third Party Administrator. The administrator will investigate all claims for damaged property and bodily injury to determine whether there is negligence on the part of the University. Based on this investigation, the adjuster either arranges the settlement or issues a denial of claims.