

FACULTY WELFARE COMMITTEE REPORT

ON

INSURANCE

1. The University is now covered by a new Tort Liability Insurance Policy. The Committee would like to draw the faculty's attention to some important provisions and probable effects of the coverage.
 - A. Faculty are now covered for liability arising from their work, for the entire calendar year, even if they are only paid on a 9-month basis. Thus, faculty advisors, for example, are covered for help and advice given during the summer months.
 - B. Faculty are not covered when they are abroad, (but Blue Cross/Blue Shield may cover health costs). The Committee recommends that University programs operating outside the United States should clarify the coverage, or the lack of it, to their faculty and staff.
2. The Committee would also like to point out some provisions of the Fire and Extended Coverage Policy.
 - A. Faculty property is not covered for theft.
 - B. Faculty property related to work is not covered for damage. The Committee recommends that faculty seek coverage for property "away from residence;" it is probably available from your homeowner's insurance salesman but will most likely not be covered by your standard homeowner's policy.
 - C. Although the policy provides coverage for direct loss to personal property belonging to others which is in the "care and custody, or control of the University," the coverage is only \$2,000.00 per occurrence (not per person).
 - D. If you feel you may have a justified claim, it is important to file. The Insurance Commission encourages filing, even if you are in doubt about coverage.
3. The Committee also makes the following recommendations:
 - A. The University should seek tort liability coverage for personnel traveling abroad, especially for those working on University related programs. (The Administration is gathering information and is considering purchasing additional liability insurance for faculty members working abroad.) - Adopted as presented
 - B. The University should adopt a policy of accepting responsibility for its own negligence when it affects faculty property. - Adopted as presented
 - C. The University should establish a position of Risk Management Officer. - Adopted as presented
 - D. The Legal Affairs Office should prepare a manual for faculty explaining in clear language the extent and conditions of our liability and property coverage. - Adopted as presented

Faculty Welfare Committee