Risk Management and Insurance

A. Risk Management

**General.** North Idaho College strives to provide a safe environment for employees, students and visitors. Risk Management includes activities that reduce the college’s risk of financial loss from property and liability claims, injuries to employees or damage to reputation.

A-1. **Risk Minimization and Avoidance** includes activities that increase the awareness of safe practices and identify, reduce or avoid risk of loss. Examples include environmental health and safety, safety training and adherence to safe work practices, campus security, adequate lighting and code-compliant construction, activities and programs which are consistent with and appropriate to the college mission, standardized business procedures to reduce error potential and assure application of internal controls, and training of employees and students that includes information about risk avoidance.

A-2. **Risk Transfer** involves the transfer of risk contractually to another party. The most common form of risk transfer is insurance. For a premium, the insurance provider agrees to respond financially to claims of negligence against the insured party, or loss of property or other assets by the insured party. Other forms of risk transfer include Indemnification and Acknowledgement of Risk and Release statements.

A-3. **Risk Assumption** includes insurance deductibles and other situations where North Idaho College has identified the risk association with a particular activity and determined that the value of the activity warrants assuming the loss from the activity. Risk assumption also includes those situations where risk is not identified and is, therefore, assumed inadvertently.

A-4. **Process:** The Office of the Vice President for Finance and Business Affairs coordinates specific risk management activities and promotes awareness of risk management. College deans, directors and departmental administrators are responsible to manage their areas to maintain safe working and learning environments, to request insurance when risk can be transferred, and to report accidents and losses promptly. Questions about coverage should be directed to the Vice President for Finance and Business Affairs.

B. Accident Response Procedure

B-1. **Immediate Actions.** Any North Idaho College employee observing injury to another party, or involved in an accident where another party is injured or property is damaged, should render emergency assistance, summon professional assistance (fire department, emergency medical personnel, etc.), provide information about liability
coverage in the case of a vehicle accident, but otherwise avoid making admissions of responsibility or offering that North Idaho College will be responsible to pay for damage.

B-2. **Calling an Ambulance or 911.** Any North Idaho College employee at the scene of an accident on North Idaho College property or in which a North Idaho College employee is involved, where a person is injured and the North Idaho College employee believes the person to be incapacitated, or who is concerned that attempts to move the injured or incapacitated person may result in additional injury, is authorized to call an ambulance or 911, and is encouraged to do so unless the injured person is of age, competent, and specifically declines medical attention or transport.

B-3. **Reporting Required.** NIC employees must report any incident or accident which causes or could cause injury or property damage to the office of the Vice President for Finance and Business Affairs within 24 hours wherever possible, and no later than 48 hours. This includes, but is not limited to automobile, property or liability accidents that you are involved in, witness or are reported to you.

Note: Employees injured in the performance of their job must notify their supervisor and complete Worker’s Compensation reports through Human Resources.

Departments need to report all incidents or accidents which cause, or could cause, injury of property damage by completing the Initial Report for Property Loss/Liability form. Reports should be directed to the Executive Assistant to the Vice President for Finance and Business Affairs at (208) 769-3340 or e-mail carol.jones@nic.edu. Please do not delay your report if you were a witness to the incident.

C. **Insurance Coverage and Claims**

C-1. **Accident Insurance for Activity Program Participants**
Participants in summer camps or activities sponsored by North Idaho College are not covered by health or accident insurance unless a premium for such coverage is paid from the registration fee or program funding source. Questions concerning the requirement for insurance coverage for a specific program should be directed to the Vice President for Finance and Business Affairs.

**Procedure.** Departments sponsoring programs must obtain a signed Informed Consent/Agreement to Participate form from every participant, signed by the parent or legal guardian. These forms should be retained in the sponsoring department.

C-2. **Art Work.**
Insurance covers art works and collections owned by, or loaned to the College under a formal loan agreement with an established appraised value. To be insured under art work coverage, all art must be scheduled with the Office of the Vice President for Finance and Business Affairs by providing the title, artist, value, location, and account to be charged for the insurance. Coverage is not automatic, and non-scheduled property
cannot be presumed to be covered. Transit coverage may be separate and must be confirmed prior to each time covered property is transported.

C-3. **Vehicle Liability Insurance, Accident Reporting and Claims Filing.**
Vehicle liability coverage is provided for all North Idaho College owned vehicles through Idaho Counties Risk Management Program (ICRMP). Limits of liability are as specified in the Idaho Tort Claims Act, Idaho Code 6-901 through 6-929. Acknowledgement of Receipt of North Idaho College Vehicle Use Guidelines must be submitted to the college.

**In case of vehicle accident:**

a) Render emergency assistance, notify law enforcement personnel, and follow other duties as prescribed by law. Be caring about the welfare of others involved in the situation, but avoid acknowledging responsibility or making any commitment to that North Idaho College will pay for damages.

b) If possible, ensure that any accident involving a North Idaho College vehicle where anyone sustains bodily injury or either vehicle sustains property damage is investigated by law enforcement personnel.

c) Report all accidents immediately to Office of the Vice President for Finance and Business Affairs as soon as possible following the accident. Do not wait for receipt of police reports or repair estimates to report the accident to the college.

**Claims Filing.** The Office of the Vice President for Finance and Business Affairs will process the claim with the insurance carrier and provide notification when repairs are authorized. The claimant must obtain two repair estimates and provide copies to the college. Refer any demands for payment for damages to the Office of the Vice President for Finance and Business Affairs.

C-4. **Crime and Faithful Performance.**
Covers the loss of North Idaho College cash, securities, bonds, or other negotiable instruments as a result of theft, as well as theft of any North Idaho College property as the result of employee dishonesty. All employees have this coverage.

**Procedure** in the event of a loss: Report all incidents involving the loss or suspected theft of cash, securities, bonds or other negotiable instruments to the Controller in the Business Office (769-3341) or e-mail sarah_garcia@nic.edu. Suspected theft and crimes will be turned over to local law enforcement agencies for investigation. Prepare a narrative explaining the loss along with documentation supporting the claim.

C-5. **Director’s and Officer’s Liability Coverage**
All employees and board members of North Idaho College are provided liability insurance for their actions while acting in their official capacity. Illegal activities or activities conducted by employees or board members which are not in the performance of their official capacity are not covered.

C-6. Medical Professional Liability Insurance
Medical professional liability insurance is insurance for those students involved in medical programs and required by the agency where the student is studying or practicing. Medical professional liability insurance will be administered by the respective departments where the programs are housed.

C-7. Property Insurance

**General.** Property coverage applies to North Idaho College property, or property owned by others that is within the care, custody and control of the college for which the college has agreed, in writing, to accept responsibility and/or to insure. Coverage is subject to various deductibles and is provided through the Idaho Counties Risk Management Program (ICRMP). In the event of a reported loss, the deductible is the obligation of the “Property Insurance” account.

**Coverage.** Coverage applies to college owned, rented or leased property, or property within the care, custody and control of North Idaho College, for which North Idaho College has agreed, in writing, to accept responsibility and/or to insure. All equipment owned by North Idaho College is covered if it has a value of at least $500 and is an identified item on the equipment inventory. Coverage begins when the property is paid for and physically delivered to the site.

**Risks insured** include all risk of loss or damage except exposures specifically excluded or limited under terms and conditions of the property policy. Replacement cost or actual cash value of damaged or lost property, subject to applicable deductibles, plus other direct expenses, will be reimbursed by the insurance carrier upon acceptance of a properly documented claim.

**Theft.** Coverage for losses due to theft (except theft of cash, securities, bonds or other negotiable instruments or theft of any NIC property by an NIC employee), subject to applicable deductibles, will be reimbursed by the insurance carrier upon presentation and acceptance of a property documented claim. Both police and Campus Safety should be notified, and claims should be submitted immediately to the Vice President for Finance and Business Affairs upon determining what property appears to have been taken.

**Business interruption coverage** provides reimbursement for lost revenues resulting from covered property loss, subject to applicable deductibles and presentation of an appropriately documented claim.
Property Insurance Exceptions/Exclusions. The property policy insures against all risk of physical loss or damage with exclusions that include, but are not limited to, the following:

a. Loss of damage to student or employee personal property unless:
   1. The loss is due to clear negligence of the college or
   2. In the case of employee property, the employee has been requested in writing by an authorized representative of the college to bring personal property to the workplace for employment purposes and a copy of that written request has been forwarded to the Vice President for Finance and Business Affairs prior to any loss.

b. Inventory Shortage, unexplained disappearances or mysterious disappearance. Mysterious disappearance is property missing from inventory or otherwise unaccounted for, with no indication as to specific time or circumstances under which it disappeared. To avoid the possibility that coverage may be denied on this basis, it is important to report loss or damage to the Office of the Vice President for Finance and Business Affairs immediately.

c. Theft of College property by an employee.

d. Ordinary wear and tear, inherent vice, moths, termites or vermin.

C-8. Public Liability Coverage
North Idaho College maintains liability coverage for the legal activities of both its staff and the board of trustees while acting in official capacities for North Idaho College. Students and visitors are not insured for liability of their actions with the exception of those students in the health professions and student teachers. Questions about the extent of coverage or obtaining copies of certificates of insurance should be directed to the office of the Vice President for Finance and Business Affairs.

In the event of a liability claim:
   a) All incidents involving bodily injury or property damage must be reported to the Office of the Vice President for Finance and Business Affairs.

   b) All situations where a person has inquired regarding the procedures for filing a claim against the College must be reported to the Office of the Vice President for Finance and Business Affairs or college counsel.

C-9. Response to Tort Claim Against North Idaho College

Letters, notices or inquiries alleging tort claims must be forwarded immediately to the Vice President for Finance and Business Affairs. Any Summons and Complaint received by any college employee where any college employee is named and which
relates to actions within the scope and course of employment must be forwarded immediately to the college counsel. Any inquiries from opposing counsel or direct communications with opposing counsel should be directed to the college counsel.

Questions. For questions regarding liability insurance and notices of tort claims or questions regarding lawsuits, litigation or any requests for information regarding matters of pending or potential litigation, contact the Vice President for Finance and Business Affairs, Lee-Kildow Hall Room 111, 769-3340.

C-10. Students in Practica, Internships or Clinical Experiences – Liability General. The Office of the Vice President for Finance and Business Affairs is responsible for arranging liability insurance coverage for students in situations where a cooperator or clinical site requests liability coverage for the students as a condition of providing the on-site experience. The cost is not charged back to the students except in the health care programs, and is usually a component of the total cost of the program.

Process: If requested to provide proof of insurance, the department should contact the Office of the Vice President for Finance at 769-3340 or e-mail carol.jones@nic.edu.

C-11. Work-Related Injuries and Worker’s Compensation Insurance Coverage. All employees have workers compensation insurance for injuries received while working. Coverage is not provided for injuries sustained either going to or from work. Work related injuries are handled through the Human Resources department. All work-related injuries should be reported immediately to Human Resources.

C-12. Certificates of Insurance/Additional Insured Endorsements

North Idaho College is often asked to provide certificates of insurance in connection with leases, contracts or college sanctioned events taking place off-campus. All such requests should be forwarded to the Office of the Vice President for Finance and Business Affairs, LKH Room 111, or carol.jones@nic.edu. Forward the document or e-mail requesting the certificate and be sure the following information is included:

- The name of the entity to which the certificate is to be issued and name of contact person including address, phone and e-mail.
- The event including purpose, location and date
- The type of insurance for which proof is needed

C-13. Indemnification and Hold Harmless Certifications.
a) All statements of indemnification and hold harmless must be issued by, and only by, the Office of the Vice President for Finance and Business Affairs. Such statements will be specifically approved by the college counsel.

b) Any contract or agreement that contains reference to indemnification or hold harmless within the text of the document must be reviewed and approved by the Vice President for Finance and Business Affairs.

C-14. Student Clubs. Please refer to the ASNIC student clubs handbook regarding specific insurance requirements for student clubs.

D. Information.

D-1. The Idaho Tort Claims Act, Idaho Code 6-901 through 6-929 specifies the limits of liability assumed by the state of Idaho for bodily injury, property damage, or personal injury resulting from the negligence of the state, a state agency or institution, or employees, agents and authorized volunteers thereof.

a) Time Limitations for Tort Claims. The Idaho Tort Claims Act required that claims for damages resulting from allegedly negligent acts of the college, its employees and authorized volunteers must be filed in writing within 180 days of the accident or injury; the notice of claim must identify the date, time, place and circumstances of the alleged incident together with a brief statement as to why the claimant believes the college is at fault.

b) Litigation. A notice of tort claim becomes a lawsuit through the filing of a complaint in court. Once this has occurred, a tort claim will be considered pending litigation by the college.

D-2. Information provided is for general information only. Information in this section has been provided for general information and guidance only and is not intended to create a binding obligation.
# REQUEST FOR CERTIFICATE OF LIABILITY INSURANCE

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<th>Person initiating request:</th>
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<tr>
<td>Department:</td>
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<td>Your e-mail:</td>
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| Name of activity/event:   |  |
| Date(s) of event:         |  |
| Event participants:       |  |
| Location of event:        |  |

| Company requesting certificate: |  |
| Company address:               |  |
| Contact person at company:     |  |
| Contact e-mail:                |  |
| Contact phone:                 |  |

e-mail completed document to:  
carol.jones@nic.edu
**Initial Report of Property Loss/Liability**

*This is not an insurance claim form*

NIC employees must report any incident or accident that causes or could cause injury or property damage to the Vice President for Finance and Business Affairs within 24 hours wherever possible, and no later than 48 hours. This includes, but is not limited to automobile, property or liability accidents that you are involved in, witness or are reported to you.

This form is to be completed by the NIC staff witnessing an accident or injury, not the injured person. Questions? 769-3340 or carol.jones@nic.edu

**Note:** This form is not a Worker's Compensation report. Employees injured in the performance of their job must notify their supervisor and complete a Worker's Compensation report through the Human Resources office.

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<th>Name of Entity</th>
<th>North Idaho College</th>
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<td>Date/Time of incident</td>
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<td>Where did incident occur</td>
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<td>Describe what happened</td>
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<td>Description of Property Damaged and Location</td>
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<td>Make/Model/VIN# of vehicle/Equipment</td>
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<td>Name of Person Involved</td>
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<td><strong>Circle One:</strong></td>
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Name of Staff Reporting