



The University of California Agriculture and Natural Resources (UC ANR) is insured through the University of California self-insurance program through the Office of the President. This insurance program provides broad scoping coverage which protects the University as well as its staff, faculty, and in some cases, volunteers from damages to property and persons. The most common insurance claims fall into two different categories, **Property and Liability**. The following will explain the difference between types of claims, what to do in the event of a claim, and how claims are resolved.

**Property** – claims involving any property owned by, or in the care, custody, or control of UC ANR fall under this category. In many cases, this includes property owned by UC ANR youth development or volunteer programs, such as 4-H, Master Gardeners, or Master Food Preservers. Some examples include vehicles, computers, drones, buildings, equipment, outbuildings, and other tangible property. When an event occurs which causes damage or loss to property, insurance is the primary method of recuperating these losses. Insurance programs typically only cover losses which result from sudden and unexpected damage. Some basic and more common claim examples include collision, fire, vandalism, and theft. Some property and perils are excluded from coverage and may not result in reimbursement. It is important to note that, depending on what caused the loss to occur, part of or all the loss may not be covered by insurance, or may be subject to an [insurance deductible](#). A more comprehensive list of coverage types and exclusions for property losses can be found on Risk Services' [General Liability Insurance](#) page. For more information on losses involving the operating of a vehicle for work purposes, you can check out the [Automobile Liability Insurance](#) page.

**Liability** – claims which result from causing damage to individuals not affiliated with UCANR or to tangible property not owned by UC ANR. Liability is often determined through legal recourse, whether expressly written through contract or legally determined. There can often be many factors which can impact whether a person is legally liable for an injury or loss, so it is important to note all relevant information should you suspect a liability claim to have occurred. It is not the responsibility of the individual(s) involved to determine who is at fault or liable should an incident occur.

**When a Property or Suspected Liability Claim Occurs** – the most important item for an employee to remember is that claims handling is about fact finding and not blame finding. Claims are investigated by UC's third-party

claims administrator, which works to determine all the facts and figures once a claim has happened. It is vital that those involved provide the most accurate information possible to ensure that the proper conclusion can be reached. In all cases, if you expect that a claim has occurred, an [ANR Incident Report](#) needs to be filed as soon as is reasonably possible and forwarded to [risk@ucanr.edu](mailto:risk@ucanr.edu). Even if you don't have all of the information requested on the claim form, it is best to submit a partial form to start the process and information can be updated later. Additional steps may be required in the event of certain claim types. Claims involving suspected criminal activity should be reported to the local authorities as soon as possible to prevent future losses and potentially recover lost or stolen property. In the event of some claims, steps to mitigate continued losses may also be required. When safely and reasonably possible, an individual should take all reasonable steps to lessen the severity of a loss. For example, in the event of a water related loss, you may be asked to turn off the water source or contact a remediation company to begin cleaning up the resulting damage.

**Auto insurance Claims** – are handled similarly to other property claims with minor exceptions. Because of the immediate nature of automobile claims, there may be a greater sense of urgency in dealing with the aftermath of an incident. An [ANR Vehicle Insurance/Incident Report Packet](#) should be contained within all ANR vehicles and provides proof of insurance, as well as a step by step procedure for what to do in the event of an incident.

**How Claims Are Handled** – the third-party responsible for determining the outcome of an ANR claim is Sedgwick CMS. They provide insurance adjusters who will look at what occurred and compare the coverages available to determine what amount will be paid out and/or who is responsible for payment. Risk Services will work closely with Sedgwick to provide all relevant information needed to settle the claim and receive payment. In many cases, the individual making the claim may be asked to provide additional documentation or follow-up information regarding the claim. Examples include, repair quotes, estimates, expenses incurred, or hours spent doing remediation work. It is important that all information is well documented and organized. Once the claim has been submitted, you can expect to work closely with Risk Services as well as Sedgwick until the claim is resolved. If you are ever unsure of what to do, or what information you should or should not provide, do not hesitate to contact [risk@ucanr.edu](mailto:risk@ucanr.edu) for clarification.

**Finalizing Claims** – when all relevant information regarding the loss has been acquired, Sedgwick will calculate the final amount to be reimbursed to ANR (or another injured party that submitted a liability claim). They will coordinate with Risk Services to determine whether there are any exclusions or applicable deductibles before coming to the final claim amount. When complete, the funds will be transferred to the relevant parties to complete or reimburse for the necessary repairs or replacement of lost property.

**Additional Information** – payment and repairs are not the final step in the claims process. It is the responsibility of Risk Services as well as all ANR employees to work toward loss prevention and mitigation of future losses. Lessons learned from a claim can be applied to future practices to help protect the University going forward. While many losses can be recuperated through insurance, it is always best if claims can be avoided. It is our goal to avoid lost time, property as well as interruptions to regular operations whenever possible. If you ever have concerns, questions, or suggestions, please do not hesitate to share these with Risk Services. You are the ultimate expert over your space and work practices. We welcome all information which may help you operate at the highest level of efficiency and above all in the safest possible manner.

**For more information, please visit the risk management [homepage](#), or for immediate assistance, please contact [risk@ucanr.edu](mailto:risk@ucanr.edu).**