



Section: Business and Finance

Section Number: 325

Subject: Insurance

Date: October 2008

The following is general information on insurance coverage and services provided by the Business Services office located in 201 LMH, phone 616-331-2831.

Certificates of Insurance

To obtain a certificate of insurance, a written request and a copy of the contract, if applicable, must be sent to the Business Services office in 201 LMH (fax 616-331-3287). The following information will be needed in order to prepare the certificate:

- To whom the certificate is to be issued
- Group or individual requesting the certificate
- The purpose, location and time period
- Type of insurance for which proof is required (usually this is written in the contract or can be provided by the person/organization that is requesting the certificate.)

Please allow 5 business days for the certificate to be prepared.

Automobile

University vehicles: All university vehicles are insured for vehicle liability (including the statutory Michigan no fault coverage) while being driven anywhere in the U.S. or Canada. Coverage is extended to anyone driving these vehicles with university permission.

Personal Vehicles: Employee personal vehicles are insured for vehicle liability while being driven on University business. This coverage is secondary to employee's personal automobile insurance and is subject to specific deductibles.

Rental Vehicles: Rental vehicles are covered under the University's liability policy. All terms and conditions of the vehicle rental agreement should be read and followed, particularly concerning authorized drivers. Violations of the agreement or driving regulations may render the University responsible for any damages. Use the following guidelines for insurance coverage when renting vehicles. Questions concerning insurance coverage should be directed to Business Services at 616-331-2831.

- a. Decline the collision damage waiver insurance. The University provides coverage that eliminates liability for replacement at full retail value due to collision damage.
- b. Decline the personal accident insurance if rental was booked by the university's travel agency and/or paying with the Fifth Third Visa offered through GVSU. Travel agency

and corporate charge card program contracts automatically provide accident/medical and death benefits under personal insurance coverage.

- c. Decline the personal effects insurance for university property. The university is insured for property in the vehicle. Personal property may be covered under your personal insurance; confirm with your insurance agent. Accepting the coverage for personal property is at your expense.
- d. When vehicles are rented for university business travel, all rental contracts should be issued in the university's name to avoid confusion concerning vehicle liability insurance.

Error & Omissions - Wrongful Acts

Covers amounts the University is legally obligated to pay for the legal defense and damages incurred as a result of a claim against the University, employee, Board of Trustees member, or an individual serving on a board approved in advance by the university. Coverage includes any alleged error, misstatement, misleading statement, act, omission, neglect, or breach of duty arising while acting in good faith during performance of duties.

Foreign Travel

Coverage is provided to employees traveling outside of the United States on University-related business only.

Liability – General

Covers all amounts the University is legally obligated to pay due to negligence which results in personal injury and/or property damage to others. Coverage is provided to the University, the Board of Trustees, and all persons, including volunteers, acting, or deemed by the University to be acting, within the scope of their duties or while performing services on behalf of or under the direction of the University.

Property

Grand Valley State University maintains property insurance to protect against the perils of fire, windstorm, flood, explosion, vandalism and various other exposures. Coverage is provided for loss or damage to university-owned property, excluding vehicles. Coverage is also provided for University property in transit or property loaned to the University.

Among the notable exclusions:

- No coverage for mechanical breakdown, wear and tear, nor any theft unless there are visible signs of a forced entry.
- Mysterious disappearance claims are not covered. This term is given to those claims that show no evidence that a loss occurred. There must be clear proof that a loss occurred in order to file a claim.
- Personal property of employees and students is not covered. This coverage is provided by standard homeowner's policies under the section entitled, "Unscheduled Personal Property Away From Main Residence Premises."

All claim requests for payment for University property or equipment, damaged or stolen, are handled by Business Services. At the University's option, we may:

- Pay for the repair or replacement of the damaged or stolen property.

- Replace the damaged or stolen property with the same kind or quality.
- Pay the actual cash value of the property at the time of the loss. Actual cash value means the original cost of the item less depreciation.

Deductibles

The deductible assessed to a department for each and every property loss is \$1,000. For losses due to theft, the deductible is \$3,000 for each and every occurrence. The purpose of the deductible is not to penalize departments, but to promote and encourage a sense of security in the safeguarding of property and equipment. For example, small items such as calculators, laptop computers, dictation equipment, etc., should be placed in locked drawers or cabinets during non-working hours or any time the work area is left unattended.

Property-Damage Reporting

All cases of fire, theft, damage or vandalism must be reported to the Department of Public Safety Services as well as Business Services.

The department impacted by the loss should report the loss within a reasonable period of time, typically 48 hours or within the guidelines of the current property insurance carrier. Delay in reporting a loss may result in denial of coverage. Upon approval of the claim the following documentation should be submitted to the Business Services office in 201LMH:

- A written report of the circumstances of the loss, date of loss, location and complete description of the missing or damaged items
- Copy of police report/incident report
- Paid bills for repair/replacement work
- GVSU Property Damage Reimbursement form

Any questions regarding the reimbursement process should be directed to the Business Services office at 616-331-2831.

Student Health Insurance

As a service to our students, GVSU offers an opportunity to enroll in a Student Health Insurance plan through Student Assurance Services. This plan is available to any student registered at GVSU and attending classes. Columbian Life Insurance Company underwrites the plan.

This plan provides substantial accident and sickness coverage at a low cost to students. Enrollment in the plan provides coverage 24 hours a day worldwide, during the term of the student's policy.

It is important that the student consider this program or one of their own choice as the University's liability insurance does not cover injury or sickness sustained by a student, even if these activities result from class or group participation activities such as intramural sports or drama.

Questions regarding student health insurance can be directed to Student Assurance Services at 800-328-2739. More information regarding the Student Health Insurance Plan can be found at <http://www.gvsu.edu/studenthealthinsurance/>. Brochures are available at any of the following locations:

Allendale Campus

Campus Health Center	10383 A 42 nd Ave, Allendale, MI
Student Life Office	115 Kirkhof Center
Dean of Students Office	202 Student Services Building
Admissions	300 Student Services Building
Housing	103 Student Services Building
Records	150 Student Services Building

Pew Campus

Security Office	102 Eberhard Center
Student Services Office	101B DeVos Center
Student Assistance Center	115C DeVos Center
GVSU Family Health Center	72 Sheldon, Grand Rapids

Holland Campus

Holland	515 HOL
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