

CPTC Procedure: Risk Management

Property and Employees

Coastal Pines Technical College (CPTC) will annually purchase various insurance policies related to insuring the College's state owned property and employees. The insurance is purchased from the State of Georgia Department of Administrative Services Risk Management Services. Risk Management Services (RMS) serves Georgia state agencies and employees by providing insurance coverage, managing and administering claims to ensure appropriate resolution, cost-effectiveness, identifying loss exposures, and promoting loss control. Through these efforts, RMS assures good stewardship of state funds and the protection of state assets.

Coastal Pines Technical College participates in the following programs and policies:

- All Risk Certificate
- Automobile Liability
- Automobile Physical Damage
- Business Interruption
- Cyber Insurance
- Employee Liability
- Fidelity Bond
- State Owned Building and Personal Property
- State Tort Claims Liability
- Unemployment
- Workers Compensation

The College also participates in the Comprehensive Loss Control Program, which is administered by the State of Georgia DOAS RMS.

The Department of Administrative Services Risk Management Services Division provides "insurance coverage and claims management, to ensure appropriate resolution, fiscal prudence, loss exposures identification, and promotion of loss control for the State." In an effort to reduce state costs of insurance claims and ultimately insurance premiums, DOAS Risk Management Services implemented the Comprehensive Loss Control Program (CLCP). This program includes eight components. In order to comply with this program, an agency must meet the requirements for any component that applies to the agency. Any agency that does not meet the applicable components will pay higher insurance premiums and incur additional costs for certain types of claims. The eight components include:

1. Employee Training and Education-The agency must have a policy on employee training which will include annual training on at least three topics (i.e., safety, loss control efforts, insurance programs)
2. Employee Accident Prevention Programs-The agency should develop a safety program to reduce and eliminate hazards to employees.
3. Fidelity Control-The agency should develop policies and procedures to protect the state's assets such as fixed assets and cash.
4. General Liability Loss Control-The agency must have an employee handbook and an annual review with all employees on policies related to harassment, internet and email use and Family Medical Leave Act. The agency must also have a system to reduce losses related to premises and operations.
5. Workers Compensation-The agency will develop and implement a Return-to-Work program, train supervisors on employee safety, injury care and return-to-work, train all

employees on safety issues, and develop Georgia Activity Analysis on all positions.

6. Property-The agency will develop and implement a system for routine maintenance, inspect building systems using formal and informal processes, track implementation of inspection recommendations and take steps to protect assets from lightning damage.
7. Auto Liability and Physical Damage-The agency will develop a Motor Vehicle Policy, implement a Driver Qualification Program, utilize Accident Review Panels and fully implement Report My Driving.
8. Fleet Management-The agency will either join ARI for vehicle preventive maintenance or enter preventive maintenance information into Fleet Management's software so that the cost of operating each vehicle may be ascertained.

Additional information including specific insurance policies may be found on the DOAS website at www.doas.ga.gov.

A. Property – The objective of the Property program is to provide insurance and a means of funding to State Agencies when a loss occurs and to provide timely and effective claims management.

1. State Owned Building and Personal Property Program – Provides coverage for loss or damage to real property (buildings and other structures) and to personal property (goods or assets other than real property) recorded in BLLIP (Building, Land and Lease Inventory of Property). It is important to note that the State of Georgia can insure only real property clearly titled to the State. Real property with the title held by a non-profit organization, foundation, association, private party, etc., may only be insured by a commercial insurance company. *No coverage through DOAS exists for any real property that is not clearly titled to the State at the time of a loss.* However, personal property (contents), including mobile structures (e.g. modular units used for classrooms) that are not owned by the State of Georgia, but are in the documented care, custody and control of State employee(s) on a 24 hour per day basis can be insured with a State of Georgia All Risk Certificate. Business Interruption insurance may be included in this coverage as long as the college submits the additional paperwork needed to request the coverage and pays the additional premium. The deductible for any claim is \$1,500 except for colleges that participate in the CLCP. Their deductible is reduced to \$1,000 per claim.
2. All Risk Certificate Program – Provides coverage for loss or damage to unique property not insured under the State Owned Building and Personal Property Program: a) Money & Securities b) Fine Arts c) Aircraft & Watercraft Hull (value of \$ 50,000 or less) d) Non-State Owned (leased) Personal Property e) Transient State Property (i.e., tractor, golf cart, laptop computers, other mobile items or property temporarily away from college premises). This policy requires a \$1,000 deductible per claim unless the college is a participant in the CLCP. For these colleges, the deductible is reduced to \$500.
3. Automobile Physical Damage Program – Provides coverage for vehicles recorded in Fleet Management's software system with an indicator that physical damage coverage is desired. It is designed to insure State owned or long-term leased vehicles (30 days or more, with the intent to purchase). Leased vehicles must be in the state entity's name and not an individual's name. A copy of the lease must be provided to DOAS Risk Management. The program limit is the lesser of the actual cash value at the time of the loss, the value listed in Fleet Management's software

or the cost of repair/replacement of the damaged/stolen vehicle. Claims are subject to a \$500 deductible in most circumstances unless the college is participating in the CLCP. Additional premium charges may apply if the college does not participate in the state's current driver call-in program.

B. Liability – The main objective of the program is to protect state government and its employees from claims brought against them while performing official duties and to provide timely and effective claim settlement.

1. General Liability – This insurance provides coverage for a state employee for an alleged tort committed while acting within the scope of their official duties or employment when the employee is sued in their individual capacity outside of the Georgia Tort Claims Act.
2. State Tort Claims Policy – The tort program provides coverage to State entities for an alleged tort committed by a State employee while acting within the scope of their official duties or employment when the claim is brought in a court of the State of Georgia.
3. Employee Dishonesty (Fidelity) Policies – This program protects the State, state entities, or other covered entities from financial loss arising out of a dishonest act committed by a State employee(s) or other covered employee.
4. Automobile Liability Policy – This program protects the State from damage/injury claims presented as the result of negligence on the part of a State employee while operating a State owned or other covered vehicle in the course of their employment. This coverage is part of the General Liability policy.

C. Workers Compensation – This program protects all State of Georgia employees from financial loss due to lost work (lost wages), medical expenses and other costs associated with an injury sustained in the course of and arising out of employment with the State of Georgia.

This program also includes "Georgia Focus", a three-tiered approach to the safety, care and recovery of employees:

1. Tier 1 is a proactive approach to the safety of employees through job hazard analysis, education and corrective actions to hazardous conditions
2. Tier 2 is a managed approach to the care of employees in the event of an injury.
3. Tier 3 is a return to work team approach that focuses on an employee's ability as opposed to disability.

The Return-To-Work (RTW) Program is an innovative approach to assisting employees with occupational/non-occupational injuries/illnesses to return to full productivity. The goal of the Return to Work (RTW) benefit program is the safe return of employees to transitional or regular employment. The RTW program offers an employee access to transitional duties that are approved by his or her physician that act as a bridge back to regular employment.

D. Cyber Insurance – The policy will provide the following basic provisions of coverage:

1. First Party Coverage – designed to insure the agency for direct loss and out of

pocket expenses incurred from damage to data, system, or income.

2. Third Party Coverage – designed to insure the agency against defense and liability expenses incurred due to damage caused to others by our actions.

Application for Insurance – Coastal Pines Technical College must submit information annually to DOAS/RMS to procure insurance coverage for the upcoming fiscal year.

1. State Owned Buildings & Personal Property - At least annually, each college must update the replacement values for state owned buildings and personal property using BLLIP, a database containing all state owned buildings, leased properties and “Other” insured properties as appropriate. When new facilities are constructed or purchased, the College should contact TCSG to request that the new facility be added to BLLIP so that insurance coverage is activated for the facility. Additions to BLLIP must occur within 30 days of date of occupancy. BLLIP is accessed via <https://www.realpropertiesgeorgia.org/bllip/Home.do>.
2. All Risk Certificate – A listing of coverage amounts for the five basic property types listed above at replacement cost. An agency is allowed to make changes to coverage amounts provided through the All Risk Certificate during the fiscal year.
3. Automobile Physical Damage and Liability – For a vehicle to have physical damage coverage, the vehicle must be included in Fleet Management’s software and have the appropriate indicator checked.
4. Employee Liability, Fidelity Bonding and Worker’s Compensation – The College submits the number of full time budgeted positions and board members. This information is submitted to DOAS on the Employee Exposure Questionnaire.

Claims Reporting and Filing – In all cases, losses should be reported within 48 hours of discovery of loss.

1. Liability – If a non-state employee is injured or property of others is damaged (or alleged) as a result of the State’s operations, whether negligent or not, report the claim directly to DOAS / Risk Management Services by calling 404-656-3237 or the Risk Management Coordinator may email the General Liability Incident Report Form to: risk.management@doas.ga.gov or Fax to 404-657-1188. Answers should be brief and to the point. Do not delay reporting the claim because of not having all the information regarding the accident. Any additional information can be provided at a later date. Use multiple sheets for more than one Claimant. The General Liability Incident Report Form is located on the DOAS website, www.doas.ga.gov.
2. Auto Liability – Auto accidents should be reported immediately. To report an automobile accident:
 - Call Toll Free Phone: 1-877-656-7475. Accidents are to be Reported by employees within 48 hours. If involved in an accident, be sure to get the following information before leaving the area:
 - Date, Time, Place;
 - Your Vehicle – year, make, model, tag;
 - Describe Accident. Include: • Direction each vehicle was traveling, weather conditions • Details of accident.

- For all individuals include: name, address, employer, home and work phone numbers. Describe injuries claimed and observed; ID hospital, if applicable; • Insured (State Employee) driver • Passengers in College's vehicle • Other driver • His/ her passengers • Witnesses
- Other vehicle(s): year, make, model, tag, insurance company and policy number
- Police: agency, officer, citations issued and to whom

The information should be reported by the employee involved in the accident/incident. The employee should immediately contact his/her supervisor and the Risk Management Coordinator with information including the details of the accident, any reports filed, and any further investigations by any external agencies.

3. Property Losses – Coastal Pines Technical College strives to ensure that all claims are reported to the DOAS Property Claims Specialist within 48 hours of discovery of the loss or damage. The Risk Management Coordinator will then file any necessary Notice of Loss / Proof of Loss Statement incident report(s) found on the DOAS website, www.doas.ga.gov. This form initiates the claim process and must be submitted to request reimbursement.
4. Worker's Compensation – The entire claims handling procedure originates with the Employer's First Report of Injury called into the Telephonic Reporting Vendor by the injured employee's supervisor at 1-877-656-7475. It is critical that losses be reported within the first 24 hours after the injury. Reporting should be delayed only long enough for the supervisor to take the employee to receive medical assistance (e.g. doctor, hospital). Only injuries requiring medical care or loss time from work should be reported to the Telephonic Reporting Center. Injuries requiring only first aid or requiring no medical care should be recorded with the College as an incident only using the CPTC Accident Report Form. The following is a list of information that will be needed when calling the TRV:
 - Name, address, Social Security Number, age and sex of injured Employee
 - Name of employing agency, address and telephone number
 - Date, time and description of incident (how, where, why)
 - Body part injured and type of injury (cut, scrape, burn etc.)
 - Hourly / Weekly / Monthly Wage
 - Name and address of physician / hospital
 - Has injured employee returned to work?

Employees of Coastal Pines Technical College are to report injuries sustained while in the performance of their jobs immediately to the immediate supervisor and the Human Resources Department. Employees are to complete the Accident Report Form as soon as is practical. The Accident Report Form once completed and approved is to be submitted to the Human Resources Department.

Unemployment Insurance

Coastal Pines Technical College also purchases Unemployment Insurance annually from DOAS RMS. The College reports the number of full-time employees to DOAS RMS. The College's annual premium equals an amount per full-time employee as determined by DOAS RMS multiplied by the number of full-time employees reported.

Student Accident Insurance

The Technical College System of Georgia requires that as a precondition of enrollment in any on-campus Technical College program, all credit students shall enroll in the Technical College-sponsored student accident insurance program. Continuing education students of Coastal Pines Technical College also participate in the student accident insurance program. The Technical College System of Georgia processes a bid for this insurance and issues an agency contract for all colleges to utilize.

Student accident insurance covers all activities sponsored by Coastal Pines Technical College, including approved travel with a group in connection with such activities, and travel directly and without delay to or from the Insured Person's home or residence and the site of such activities. All credit students are covered by this policy. Coastal Pines Technical College may offer insurance coverage for students participating in intercollegiate sports.

In the event a covered student has a qualifying incident, an accident report form shall be completed immediately. A student accident insurance claim form shall be completed by the Human Resources Department and forwarded to the accident insurance carrier. The individual's medical bills may be filed with the accident insurance carrier by the College or by the medical provider for direct payment to the medical provider.

Students are covered for the term for which they have made payment of the accident insurance fee. Subsequent medical services may also be covered if the qualifying incident occurred while the individual was insured. Students shall pay the fee each term at the time their tuition and other fees are due. The fee is charged by the College as a separate fee.

Coastal Pines Technical College shall remit payment to the student accident insurance carrier each term based on applicable enrollment and/or fee assessments for the term. The College records the receipts and disbursements of each term's fee in a separate trust fund.

Student Malpractice Insurance

The Technical College System of Georgia requires students enrolled in Allied Health and Cosmetology programs clinical classes to purchase professional liability (malpractice) insurance in addition to student accident insurance. Student malpractice insurance protects students for their negligent acts and covers all clinical activities sponsored by Coastal Pines Technical College. In addition to the programs required by State Board Policy, Coastal Pines Technical College may annually require malpractice insurance coverage for additional credit programs.

In the event a student performs a negligent act during a clinical class, an accident report form shall be completed immediately. If a third party decides to bring suit against the student, the College would send all of the claim information from the third party to the insurance carrier's claim department. The Technical College System of Georgia processes a bid for this insurance and issues an agency contract for all colleges to utilize.

Students pay the malpractice insurance fee each term while enrolled in the designated program. The fee shall be paid at the beginning of a term at the time their tuition and other fees are due, and it shall be charged at the first term of enrollment in the academic program of study. The fee shall be charged by Coastal Pines Technical College as a separate fee.

Coastal Pines Technical College shall remit payment to the malpractice insurance carrier based on the estimated enrollment of the students in clinical classes in the Allied Health, Cosmetology, and other specific programs for the upcoming fiscal year. Prior to the end of the fiscal year,

Administrative Services will perform a reconciliation of the premium paid with the renewal of the policy to the actual fees paid by the students during the fiscal year. The College records the receipts and disbursements of the malpractice insurance fee in the Miscellaneous Student Fees fund source.

Responsibility

The Vice President for Administrative Services has the overall responsibility of ensuring this procedure is implemented.

Adopted: May 8, 2014

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