

Property Damage or Loss - Recommended Actions

The information given below is intended to assist you and your department when loss or damage to property in your area occurs due to fire, water, tornado, theft or some other event. As a general rule, the first priority should always be to protect employees, students and visitors from harm. After that, efforts should be taken to mitigate the extent of loss to property.

Recommended actions are as follows:

1. In the event of a significant property loss event, it may be appropriate to contact emergency responders. Telephone numbers are listed below:
 - Police, Fire, or Paramedics: 911
 - UAH Police (Non-emergency): 256-824-6596
 - UAH Risk Management and Compliance: 256-824-6875
 - UAH Environmental Health and Safety*: 256-824-6053

* In the event of a hazardous waste incident.
2. If there is significant property loss or damage, after the emergency calls have been made it may be appropriate to contact the UAH Environmental Health and Safety Office and the UAH Facilities and Operations department to report the event. This may facilitate the process of initially assessing the damage, arranging any necessary, temporary repairs, and protecting other buildings or property from damage.
 - UAH Environmental Health and Safety: 256-824-6053
 - UAH Facilities and Operations: 256-824-6490
3. To initiate the process of determining if the damage or loss is covered by the State Insurance Fund (SIF) and reporting the loss to the Alabama Division of Risk Management (which administers the SIF), contact the Office of Risk Management and Compliance at 256- 824-6875 or riskmanagement@uah.edu.
4. To assist in documenting the loss, take pictures, if possible, of the damage before any temporary or permanent repairs are made and before any furniture or equipment is removed from the affected area. Failure to properly document the loss or the premature alteration of the site of the damage or loss may impair the adjuster's ability to fully investigate the loss and might limit the University's recovery under the SIF. No affected property should be disposed of without documentation of loss/damage, including pictures, and only with the approval of the Office of Risk Management and Compliance.
5. Assign someone in the department to serve as the primary contact for further communications and coordination of activity regarding the damage or loss.
6. The Facilities and Operations department will work with the affected department to arrange repairs, reconstruction, and temporary workspace, as needed.

7. If the total costs associated with the loss are expected to exceed the applicable deductible (generally, \$5,000 per occurrence per building), the Alabama Department of Risk Management will arrange to have an insurance adjuster come and view the site to determine the source and extent of any damage or loss. The Office of Risk Management and Compliance will provide guidance regarding contact with the adjuster. It is most important that permanent repairs not be undertaken and damaged equipment not be disposed of until after the adjuster has an opportunity to make an assessment.
8. If an insurance claim is filed, the SIF will only reimburse the University for covered expenses. In most instances, the University will be required to initially bear the burden of all costs related to recovery from the damage or loss and then seek reimbursement from the SIF. The claims process will involve some delay.
 - All documentation of repair and/or replacement expenses (invoices, purchase orders, p-card receipts, etc.) must be forwarded to the Office of Risk Management and Compliance. The SIF requires full documentation of all replacement/repair expenses.
9. Any questions about insurance coverage and related issues should be directed to the Office of Risk Management and Compliance.

Contact:

Office of Risk Management and Compliance
229 Shelbie King Hall
riskmanagement@uah.edu
(256) 824-6875