



Property Damages

Procedures for Filing a Claim and Completing Repair and Replacement Work

Effective Date: July 1, 2023

Purpose

If a GSU Building (owned or occupied) and/or GSU contents incurs physical damages, please follow the guidance below to file a claim for insurance recovery and completing repairs and replacing items.

Overview and Definitions

Building or Contents Physical Damage is a broad category defined as any damage to the physical structure of the facility or its contents as the result of mechanical failure, weather, accident, or vandalism. Some damages may be covered by the University's insurance with the State of Georgia, or, in the case of facilities leased by GSU, the insurance of the building owner (in many instances, the owner is a GSU Foundation).

All property damages of University-owned property (including, but not limited to buildings, contents, personal transportation vehicles, golf carts, all-terrain vehicles & riding lawn mowers) must be reported to the Office of Insurance & Risk Management within 24 hours. **Property damage reports that are filed late may be denied by DOAS.** All covered claims for recovery of damages to contents carry a \$1,000 deductible.

Procedures

Discovery Phase

Upon discovery of the damage, the impacted Department will:

1. Notify Facilities immediately of damage to property. 404 413-0700
2. Notify GSUPD if damage to property was result of vandalism or other criminal act. 404 413-3333. Ensure a police report is filed. The police report will be needed for the insurance claim.
3. For all types of property damage, take pictures of all damage as soon as damage is discovered and submit with the property damage report.
4. Submit the online property damage report promptly and in detail (within 24 hours).

<https://risk.gsu.edu/claims-and-insurance/#1548994159622-79479cd8-1947>

5. Upon receipt of the property damage report, IRM will file a claim with DOAS for damages in excess of \$1,000.

Remediation and Replacement Phase

1. The respective Facilities Zone Chief, or other designated Facilities personnel, will serve as primary point of contact for remediation decisions, contract negotiations, and vendor communications.
2. Facilities personnel will work with the IRM Claims coordinator to ensure that a complete and accurate Property Damage Report has been filed for the damage, including any damaged contents.
3. Facilities personnel will select one of the USG-approved remediation vendors to provide emergency repairs.
 - a. For damages that are estimated over \$25,000, Facilities will follow applicable Purchasing requirements. If time permits, 3 quotes will be obtained. If emergency repairs are needed, Facilities will use one of the USG-approved remediation vendors and complete the necessary Emergency Justification forms for submission to purchasing.
4. IRM will consult the Comptroller regarding the proper speed type for requisitions regarding all State-owned facilities and contents.
 - a. For damages that are estimated to exceed the balance available in the UREC account, IRM will notify the Comptroller of additional funds needed.
 - b. For damages that occur in an auxiliary unit (dining, parking and transportation, housing, student center), IRM will consult the Comptroller to ensure auxiliary budgets are adequate to support repair and replacement prior to insurance reimbursement.
 - c. For damages that are estimated over \$250,000, IRM will notify the Comptroller to have a project established to track asset impairment and to identify funds for repairs and replacement prior to insurance reimbursement.
 - d. Following consultation with the Comptroller, the Budget office will provide a speed type to fund repairs in advance of DOAS reimbursement and ensure UREC is adequately funded for remaining claims.
5. Facilities will obtain the vendor's estimate, affidavits, COI, and W-9.
6. Facilities will assign a project manager, which may be the Zone Chief, for projects in excess of \$25,000.
7. Facilities will submit project requisitions for building repairs to Purchasing using the project speed type provided by the Budget Office. Upon the request of the department, Facilities may delegate this responsibility to the department or to IRM.
8. The impacted department will submit equipment replacement requisitions using the project speed type provided by the Budget office.
9. Following Purchasing approval of project and equipment replacement requisitions, the requisition originator will email "Accounts Payable" accountspayable@gsu.edu to notify Disbursements that a non-catalog item is ready for payment.

10. Following payment to the vendor, the requisition originator will email the IRM Coordinator with the PO number showing proof of payment and submit the Sworn Proof of Loss to DOAS.
11. Upon reimbursement from DOAS, IRM will deposit insurance proceeds into the UREC account unless otherwise instructed by the Comptroller.
12. IRM Insurance Coordinator will provide RRCS a monthly report of property damage claims to track receivables.