

CONTENT DAMAGE CLAIMS PROCEDURE: **Filing Deadline 11/22/05**

Please follow the procedures below to prepare your building content insurance claims. Send completed claim forms and attachments to the department of Environmental Health & Safety (EH&S). The same documentation presented to EH&S for insurance purposes will be used to file eligible claims with FEMA.

1. Conduct an evaluation of your work area using the appropriate “initial damage assessment form”. Please report all building related damages to Facilities Management - Work Management at:
305-348-4600 – University Park
305-919-5565 – Biscayne Bay Campus
2. Protect the property from further damage using reasonable care and as economically as possible. Save all receipts for materials used to protect property. Send these receipts and an explanation with your completed claim forms.
3. Photograph damaged property and label photographs to identify the item and, if possible, the type of damage.
4. Complete the Building Content Loss Report Form and attach the documents needed. Expenses incurred must be substantiated as follows:
 - a. Attach invoices from vendors showing the items purchased, quantity, unit price and total.
 - b. When materials and labor are included on the same invoice, a breakdown of these charges is needed.
 - c. Properly reference/link each item on the invoice to a specific item and the type of damage to which the item on the invoice applies.
 - d. Attach purchase orders issued to vendors for repairs or replacement of damaged items – properly reference the specific item and the type of damage to which the PO applies.
 - e. Attach comptroller’s Payment Register of Voucher Schedule highlighting the amount actually paid to each vendor for each item.

Once the required information has been received for each building, EH&S collates this information and prepares a claim summary packet for each building. This packet is sent to Florida Division of Risk Management.

If your information is incomplete and there are other locations in your building with content damage, EH&S will be forced to delay submission until all documents have been submitted for your building, or until the filing deadline. Note that FEMA needs proof that efforts have been made to recover eligible expenses from insurance before it accepts claims from the University; this prevents “duplication of benefits”.

Once each Building Claim Summary is processed by the Property Insurance Bureau Chief, a Proof of Loss is sent to the University for signature, notarization and will be return to the Division of Financial Services. The entire process from submission to reimbursement may extend over several months, even a year. Properly documented claims are the easiest to settle. The Proof of Loss explains what the insurance will cover and how much will be paid for each item claimed.

Special Note:

The University is required by statute to participate in the State of Florida self-insurance program managed by the Division of Financial Services; we are required to follow the procedures described above. Also, this program makes reimbursements on an Actual Cash Value basis as opposed to Replacement Cost.

Please contact EH&S at 305-348-2621 with any questions you may have about these procedures. More details on recovery and claims procedures are available at the www.fuoem.com or in your department’s Functional Unit Plan, if your department prepared one.