State Insurance Program

Volume: Administrative
Responsible Office: Materials Management – Director’s Office
Originally issued: July 1973
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Policy Statement

The State Insurance Program was created by the General Assembly to protect all of the State’s real and personal property, and non-owned property in the state’s care, custody and control from insurable losses.

If a Georgia Health Sciences University (GHSU) department has property that is damaged or stolen, with a repair or replacement cost of more than $1,000, a claim should be filed to recover the cost.

Reason For Policy

This policy provides departments guidance on filing insurance claims for damaged or stolen GHSU property.

Entities Affected By This Policy

All units of GHSU are covered by this policy.

Who Should Read This Policy

All GHSU employees

Contacts

<table>
<thead>
<tr>
<th>Contact</th>
<th>Phone</th>
<th>e-mail/URL</th>
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<tbody>
<tr>
<td>Materials Management – Director’s Office</td>
<td>706-721-2619</td>
<td><a href="http://www.georgiahealth.edu/supply/">http://www.georgiahealth.edu/supply/</a></td>
</tr>
<tr>
<td>James T. Harris C.P.M. Director, Materials Management</td>
<td>706-721-2619</td>
<td><a href="mailto:jharris@georgiahealth.edu">jharris@georgiahealth.edu</a></td>
</tr>
<tr>
<td>Sharon Gay Administrative Associate</td>
<td>706-721-2619</td>
<td><a href="mailto:sgay@georgiahealth.edu">sgay@georgiahealth.edu</a></td>
</tr>
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Printable Version of This Policy

www.georgiahealth.edu/policies/documents/stateinspolicy.pdf

Related Documents

Department of Administrative Services – Risk Management – http://doas.georgia.gov/00/channel_title/0,2094,2191723_21923786,00.html

Definitions
Property – For the purpose of this policy, property is defined as supplies, equipment, vehicles and other items purchased for institutional use.

Overview

The Georgia General Assembly has mandated that all State entities must insure State owned buildings, their contents, all contents in buildings leased by the state and vehicles. All State buildings and contents “replacement cost values” must be reported on the State Property Register, which is updated quarterly. Vehicle are reported to the Department of Administrative Services by letter when purchased and entire vehicle register is updated annually.

There are three types of coverage:

Building and Contents

- Covers all state buildings and insurable property within the buildings and all property in buildings leased by the state.

Vehicle

- Physical Damage is for tagged and licensed vehicles and trailers. This program insures against the risks of physical loss, damage or theft of State vehicles.
- Liability protects State employees against personal liability for damages arising when operating a vehicle while on state business.

All Risk Certificates

- This program is designed to insure unique loss exposures that are not insurable under the Building and Contents Program such as: Fine Art, Non-State Owned Property and Transient State Property.

Process/Procedures

See the Materials Management website for claim filing procedures at: [http://www.georgiahealth.edu/supply/StateInsuranceProgram.htm](http://www.georgiahealth.edu/supply/StateInsuranceProgram.htm)

Responsibilities

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<tr>
<th>(Party)</th>
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<tbody>
<tr>
<td>Everyone</td>
<td>Report incident of damaged or stolen property.</td>
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<tr>
<td>Materials Management – Director’s Office</td>
<td>Manage the claims process.</td>
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