

**University Risk Management and Insurance Programs**

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## University Risk Management and Insurance Programs

(Approved by the Executive Vice President by authority of Executive Order No. 5)

### 1. Introduction

This policy statement introduces the University's risk management and insurance programs. It does not attempt to describe the terms and conditions of all types of coverage, but rather provides a convenient reference on questions of risk management, liability coverage, accident claims, property insurance, and health and accident programs.

The following definitions will apply throughout the policy statement:

- The word "employee" refers to academic personnel; Washington Personnel Resources Board (WPRB)-classified, contract-classified, and professional staff members; and student personnel on the payroll of the University. Persons receiving stipends while furthering their education and/or training, such as teaching assistants and research assistants, are not considered employees.
- The term "authorized agent" refers to any employee, student, or other person who is acting under the direction or at the request of the University.
- The term "risk" is defined as the probability of accidental loss.

### 2. The Office of Risk Management

Even with the utmost care, some risks are inherent in the operation of the University. The University's health, safety, and security programs are essential for reducing the risks of accidental injury to people and damage to property. The Office of Risk Management is responsible for organizing, coordinating, and carrying out programs to control the risks to which departments and, ultimately, the University are exposed. Departments may identify a new program or activity or an existing program with potential risks which could decrease their department's (and, hence, the University's) resources as a result of loss or injury. The Office of Risk Management will assist departments in developing programs to handle those risks.

When insurance becomes necessary, the Office of Risk Management secures all commercial insurance coverage through the Broker of Record appointed by the Board of Regents. If necessary, accounting documents are processed and charged to the appropriate budget. Review by the Office of Risk Management is important whenever an activity or program is proposed that will involve a significant risk of bodily injury or property damage. Examples of such situations include:

- Aircraft charters
- Departmental vehicles (non-Motor Pool)
- Fine arts exhibits
- Marine charters
- Off-campus research projects
- Piloting private aircraft
- Professional liability
- Property loaned to the University
- Shipment of University equipment
- Special events on campus
- Visitors to research facilities
- Volunteers in University programs.

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The Office of Risk Management manages claims and lawsuits which allege that the negligent actions of University personnel result in injury or property damage to third parties. Third party claims managed by Risk Management include:

- Professional liability claims (e.g., medical malpractice claims)
- General liability claims (e.g., premises liability claims)
- Automobile liability claims
- Employment liability claims (e.g., discrimination claims).

The Office of Risk Management also handles claims for insured risks, such as workers' compensation claims, and claims for damage to insured University equipment or property.

### 3. Liability Coverage

#### a. General Policy

The objective of the University's liability coverage is to protect the University and its authorized agents against liability for claims and expenses for bodily injury, personal injury, or property damage to third parties arising out of the performance of duties on behalf of the University. Protection against personal liability is provided under the policy on "Indemnification of University Personnel" as set forth in the *University Handbook*, Volume 1, Chapter 5, and in Volume Two, Part I, Chapter 12, Section 12–27. "Acts taken in bad faith" are not covered by the University's indemnification policy and are discussed in the *University Handbook*, Volume 1, Chapter 5. Additional areas not covered by the University's liability programs are: payments for damages for which other coverage is in effect, acts of God, acts of war or civil disturbance, and payments for damages not due to University negligence. Questions regarding the indemnification policy should be directed to the Office of Risk Management.

The University partially self-insures its major liability programs by prefunding its anticipated losses through reserves deposited in a revolving fund (RCW 28B.20.253). These reserves can only be used for payment of claims costs and related expenses. When necessary, arrangements for confirmation of the University's liability coverage with respect to a particular program can be obtained through the Office of Risk Management.

Major types of coverage in the liability program include: general liability (faculty, staff, students acting under the direction of departmentally sponsored programs), hospital professional liability, and individual professional liability (physicians, dentists, psychologists, nurses, etc.). Three additional programs—automobile liability, aircraft liability, and adverse effects to human subjects—will be discussed in detail. Any further questions about liability coverage should be directed to the Office of Risk Management, 206–543–3420.

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### b. Automobile Liability and Physical Damage Insurance

The University of Washington is self-insured for automobile liability, and all University-authorized drivers are covered under this program.

The intent of the program is to provide protection to the University, its officers, authorized agents, students, and employees when acting on behalf of the University from claims of third parties for damages due to bodily injury or property damage arising from the operation of vehicles used in the course and scope of University business. The program is not equivalent to commercial policies and does not include personal injury protection (PIP), un/underinsured motorist (UUM), duration of coverage (DOC), or medical payments coverage.

Vehicles are also exposed to the risk of physical damage including miscellaneous causes such as fire and theft, as well as collision. The following information addresses liability, physical damage, and injury coverage for University- and non-University-owned vehicles. Further information and specific interpretation of the coverage is available through the Office of Risk Management, 206-543-3420.

#### 1) Motor Pool Vehicles—

- a) Damage to the Vehicle—Physical damage repair costs to vehicles owned and operated by the Motor Pool are incorporated into the rates charged to users in order to spread the costs of repairs. However, the Motor Pool may charge a department directly for extraordinary costs. Contact the Motor Pool Office, 206-685-1566, for details.
- b) Injury to Third Parties—The University's automobile liability coverage extends to all University officers, employees, agents, and students authorized to drive by Motor Pool regulations (see Administrative Policy Statement 53.2).

#### 2) Other University-Owned Vehicles—

- a) Damage to the Vehicle—Non-Motor Pool vehicles are not automatically covered for physical damage (i.e., comprehensive and collision) insurance. Application for physical damage insurance must be made through the Office of Risk Management at least one week prior to the time coverage is needed. The application must include:
  - Pertinent vehicle description information;
  - Purchase price, when new;
  - Description of how the vehicle will be used;
  - Owner's or lessor's name and address;

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- Where the vehicle is garaged (by city);
- List of authorized drivers with driver's license numbers and birthdates; and
- Department budget information for recharge of premium, if coverage is approved.

If the vehicle meets the requirements and criteria for commercial insurance, coverage is obtained and the premiums charged to the department. If any changes of vehicles, uses, or ownership take place, the Office of Risk Management must be notified. In the event of an accident, the insured department must notify the Office of Risk Management in addition to all other required accident reports. The Office of Risk Management will provide instructions on obtaining estimates and filing claims.

- b) Injuries to Third Parties—With rare exceptions, the University's liability coverage extends to non-Motor Pool vehicles (departmentally owned or on-loan vehicles) driven by authorized University officers, employees, agents, and students while on University business.

### 3) Rental Vehicles—

- a) Damage to the Vehicle—Unless coverage is provided under the State Automobile Rental Agreement, the University officer, employee, agent, or student renting the vehicle must accept the collision damage waiver (CDW or LDW) offered by the rental company.

All costs of the CDW, deductibles (if any), and non-covered losses to the rental vehicle are either the responsibility of the University officer, employee, agent, or student renting the vehicle, or their employing department. Departments may, however, reimburse employees for rental vehicle damage expenses only from discretionary accounts.

- b) Injuries to Third Parties—University liability coverage for injury or damage to third parties extends to rental vehicles as excess coverage over and above any liability coverage provided by the rental company. Liability coverage is provided only to University officers, employees, agents, and students as described in *University Handbook*, Volume 1, Chapter 5.

If a driver is not eligible for the University's liability coverage (e.g., the employee of another state agency), either an indemnification agreement from the driver's employer, or additional liability

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insurance is needed. Contact the Office of Risk Management, 206–543–3420, for assistance with an indemnification agreement. Additional insurance can be arranged by purchasing a rental company liability policy, or may be available automatically through some credit cards or personal automobile insurance policies. Check with your insurance agent or credit card company for information regarding coverage for rental vehicles.

### 4) **Privately Owned Vehicles—**

- a) **Damage to the Vehicle—**There is no University insurance or self-insurance coverage for privately owned vehicles that are damaged while being used on University business. Instead, the car mileage rates paid to University travelers are structured to include an amount for insurance costs and deductibles. Therefore, the personal automobile liability coverage carried by the University officer, employee, agent, or student is the exclusive coverage for losses to privately owned vehicles. It is advisable for the University driver to confirm with their insurance agent that comprehensive or collision coverage will apply to business uses before using their personal vehicle on University business.
- b) **Injuries to Third Parties—**The University's liability coverage is secondary to any personal automobile liability coverage carried by the University officer, employee, agent, or student even if the vehicle is being used on University business. The University's program serves as a backup and would apply to a claim only if the personal automobile liability insurance does not apply to the accident or is insufficient to cover the loss.

### 5) **Coverage for Injuries to Drivers and Passengers—**Drivers and passengers of University-owned or rented vehicles who are University employees or volunteers are covered by workers' compensation for any work-related injuries. Drivers and passengers who are University students are covered by their personal health insurance, if any. Authorized drivers and passengers not affiliated with the University are responsible for their own injury insurance, and should check with their institution or employer regarding applicable coverage.

Drivers and passengers of privately owned vehicles used for University business have the same injury coverage as described above. However, in some cases, the personal automobile insurance policy covering the vehicle may provide additional personal injury or property coverage. Check with your insurance agent, or call the Office of Risk Management, 206–543–3420, with questions.

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### c. Aircraft Liability

Authorized pilots are covered by the University's aircraft liability policy except when operating a personally owned or leased aircraft. In this situation, the authorized pilot should provide personal liability coverage with adequate limits for business-related use.

### d. Adverse Effects to Human Subjects

An individual who participates in a University-sponsored research project and suffers an adverse effect as a direct result of the study procedures may be compensated under certain limited circumstances according to the policy and procedures found in the *University Handbook*, Volume 1, Chapter 6, "Policy on Compensation for Adverse Effects to Human Subjects." "Adverse effect" is defined to mean bodily injury. Except in special circumstances, the term does not include impairment of mental processes or emotional distress, nor does it encompass effects resulting from:

- Diagnostic or therapeutic procedures, both standard and experimental, performed as part of patient management;
- The normal course of a disease or condition; or
- The subject's lack of compliance with study procedures.

The program operates on a "no-fault" basis; that is, the claimant does not need to establish University negligence in order to receive compensation. The research project must be approved by the Human Subjects Review Committee **in advance** in order for individuals to be covered. In the event of an adverse effect, a report must be filed as soon as the researcher becomes aware of the event with the Human Subjects Division and the Office of Risk Management. Generally, incidents arising out of University-sponsored research projects, other than adverse effects as defined above, are covered by the University's comprehensive liability program. Further information about adverse effects coverage is available through the Human Subjects Division of Grant and Contract Services, 206-543-0098.

## 4. Workers' Compensation Program

### a. General Policy

The goal of the University's workers' compensation program is to provide "...sure and certain relief to employees injured in their work..." in accordance with Title 51 RCW. The University purchases workers' compensation insurance from the Washington State Department of Labor and Industries (L&I). Coverage is provided for all paid employees who are injured or become ill while acting within the course and scope of their duties for the University of Washington. Coverage begins automatically the first day of employment for all employees who receive University paychecks. Volunteer employees are covered as detailed in Section 4.b, "Coverage for Volunteers."

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The Office of Risk Management is responsible for administering the workers' compensation program, and evaluating all financial aspects of its operation, as well as acting as the University's coordinator for the return-to-work program, per WAC 251-19-157(3).

### b. Coverage for Volunteers

Volunteer workers may be covered for medical expenses related to injuries that occur during approved volunteer activities. Departments employing volunteers are responsible for maintaining the names of all volunteers, and their dates and hours worked. The premium cost for volunteer coverage is averaged across the University on an annual basis, and is not charged directly to departments. Volunteers who are injured should follow the same claim filing and accident reporting procedure as paid employees (see Administrative Policy Statement 10.8 and Section 4.c of this policy statement). More information on coverage for volunteers is available by calling the Office of Risk Management, 206-543-0183 or by sending an email inquiry to: [workcomp@u.washington.edu](mailto:workcomp@u.washington.edu).

### c. Reporting and Claims Procedures

Employees are required to report any work-related illness or injury to their supervisor immediately. Moreover, employees who are seriously injured, ill, or incapacitated may first need to seek medical treatment. It then becomes the supervisor's responsibility to contact the employee or the employee's family within 24 hours to make arrangements for accident reporting.

Employees obtain workers' compensation claim forms from their treating physicians. The University is insured through L&I, and employees should request L&I's Report of Industrial Injury or Occupational Disease form to claim workers' compensation. The employee and physician sections of the report are completed at the time of the employee's first visit to the physician.

The employer section of the Report of Industrial Injury or Occupational Disease form is forwarded to the Office of Risk Management, Box 351276. The Office of Risk Management is the only University department authorized to complete and sign the employer section of the L&I claim form. Forms received in the injured employee's home department should be forwarded to the Office of Risk Management.

The University's Accident/Incident/Quality Improvement Report must also be submitted by every employee filing a workers' compensation claim. This additional reporting is required by state and federal safety and health laws (see also Administrative Policy Statement 10.8).

### d. Return-to-Work Policy

The objective of the return-to-work policy is to maximize the recovery of injured employees after a work-related illness or injury. Prompt return to work after an injury minimizes loss to the injured employee and to the University,

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and is an integral part of the University's overall disability accommodation program.

The return-to-work policy focuses on returning injured employees to their preinjury jobs. Placement at other jobs in the employing department or elsewhere in the University, usually will be considered only after all reasonable accommodations to the preinjury job have been examined.

**1) Eligibility—**The University provides accommodation to qualified employees with disabilities as defined under state and federal law. Accommodation requests are evaluated on a case-by-case basis, taking into consideration the employee's restrictions due to disability, the essential duties of the position, the work environment, and the reasonableness of the proposed accommodation (see Administrative Policy Statement 46.5 for more detail). All employees with active workers' compensation claims are eligible to participate in the return-to-work program, although, slightly different procedures may apply to academic personnel and medical residents. For more information, employees in these personnel categories should contact the Office of Risk Management, Box 351276, 206-543-0183, or via email to [workcomp@u.washington.edu](mailto:workcomp@u.washington.edu).

**2) Procedures—**

- a) **Requesting Accommodation—**Employees with a work-related illness or injury who are unable to perform one or more of their job duties should contact either their supervisor, department manager, or Human Resource Representative about accommodation as soon as possible. Employees are not required to disclose to their immediate supervisor the medical basis for the requested accommodation.
- b) **Health Care Provider/Physician Statement—**Employees may need to submit written information from their health care provider before accommodations can be considered. Generally, the Human Resource Representative or the Office of Risk Management will request the employee to submit a completed Disability Accommodation Request form and a Health Care Provider Statement form if more information is needed. Other written physician statements may be submitted in place of the Health Care Provider Statement if they provide sufficient information to determine the employee's restrictions.

Employee medical records are treated confidentially and are maintained either in the Office of Risk Management claim files or in the area personnel office, not in departmental files. The completed Health Care Provider Statement should be returned to either the

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Office of Risk Management or the employee's Human Resource Representative; it should **not** be returned to the supervisor.

- c) Job Analysis—If more specific information is needed in order to respond to the request for accommodation, a job analysis of the employee's position will be prepared by the department in conjunction with the Human Resource Representative and the Office of Risk Management and forwarded to the health care provider for more information.
  - d) Establishing the Date of Return to Work—The employee and the supervisor are expected to contact each other regularly to establish the earliest date the employee may be released by his or her health care provider to return to work.
  - e) The Supervisor's Communication Responsibility—Supervisors are responsible for conveying return-to-work information to the Office of Risk Management, Box 351276, 206-543-0183, or via email to [workcomp@u.washington.edu](mailto:workcomp@u.washington.edu).
  - f) The Employee's Responsibility for Restrictions—Employees are responsible for working within their health care provider's restrictions, and immediately reporting any problems to their supervisor. If the problem cannot be resolved with the supervisor, employees may contact their Human Resource Representative or the Office of Risk Management for further assistance.
  - g) The Supervisor's Responsibility for Assigning Work Within Restrictions—Supervisors are responsible for ensuring that employees are assigned work within their health care provider's restrictions. It is advisable for supervisors to contact employees daily while on modified duty for the first two weeks after they return to work, and on a regular basis thereafter. A supervisor's questions about the modified duty assignment can be addressed to the Office of Risk Management or their Human Resource Representative.
- 3) **Permanent Disability**—Employees who receive permanent restrictions from their physician are expected to review their restrictions with their supervisor, the Office of Risk Management, or their Human Resource Representative as soon as possible to determine whether permanent job modifications can be made in accordance with the University's policy on disability accommodation.

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- 4) **Coordination With Other Programs**—The Office of Risk Management will coordinate with the Department of Personnel Services, the Disability Services Office, employing departments, the Employee Assistance Program, the Washington State Personnel Resources Board, and other applicable state and University programs as needed to promote the recovery of the injured employee.

e. **Leave Reimbursement Policy (Sick Leave Buy Back)**

Employees who are off work due to a work-related injury or illness may elect to use any combination of sick leave, annual leave, or leave without pay to cover their absence from work. Many employees choose to use sick leave or annual leave to make up the difference between timeloss payments and their regular wages, or to continue their regular income until timeloss payments begin. It should be noted, however, that full sick leave wages and timeloss benefits cannot be received concurrently (per WAC 251–22–165). Employees who receive a combination of timeloss benefits and sick leave in excess of their regular wages are required to refund the excess to the University.

The Office of Risk Management will contact the home department of employees receiving timeloss benefits to determine if excess payments have been made. Refund amounts will be calculated based on the employee's gross hourly wage, the amount of sick time used, and the amount of timeloss benefits paid by L&I.

Leave reimbursement will result in partial restoration of the sick leave time used. Employees who use annual leave to cover absences can elect to reimburse the University and have that leave partially restored; however, reimbursement for annual leave is not required. More information is available through the Risk Management Office, 206–543–0183, or by sending an email inquiry to [workcomp@u.washington.edu](mailto:workcomp@u.washington.edu).

## 5. Accident Reporting

When an accident takes place, immediate steps should be taken to summon emergency medical care and salvage property. The names and addresses of the parties involved should be obtained and evidence should not be disturbed until the area has been officially inspected. Irrespective of the circumstances surrounding the accident, it is not appropriate to admit liability at the accident scene.

a. **Vehicle Accidents**

If a University-owned, leased, or on-loan vehicle is involved, a State of Washington Vehicle Accident Report form is required (see also Administrative Policy Statement 10.8). This report must be completed by the University driver and the driver's supervisor and submitted to the University Police Department within 24 hours following the accident. The accident report will then be sent by the University Police Department to the Office of Risk Management, which will handle all further investigation of the accident, contact involved parties, and

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resolve any insurance claims. In addition, the Office of Risk Management will attempt recovery for damages when other parties are responsible for the accident.

### b. Any Accident, Injury, or Work-Related Illness

Any incident which could have caused an injury or illness on University property or at any University-sponsored activity, should be reported within 24 hours. Accident reports are described in Administrative Policy Statement 10.8.

### c. Other Reports

Other reports may be required for specific kinds of insurance coverage. See Administrative Policy Statement 40.4, "Insurance Benefits and Retirement Plans," Administrative Policy Statement 10.8, "Accident, Injury, and Illness Reporting," and Administrative Policy Statement 10.3, "Occupational Safety and Health Programs: General Requirements for WISHA Compliance" for information on other required reports, and Section 8 of this policy statement for information on optional health and accident coverage reports.

## 6. Legal Actions Against the University

If a suit is being threatened, notify the department head and the Office of Risk Management. Prompt attention can often avert legal action. Document the circumstances or incident as completely as possible, noting any background or contributing factors. If a suit for damages has been filed, notify the Attorney General's Division at the University. Specific procedures are found in the *University Handbook*, Volume 2, Part I, Chapter 12, Section 12–27, Subsection B.

## 7. Property Insurance

### a. General Policy

The University does not normally purchase property insurance, but assumes the risk of loss to the real and personal property under its jurisdiction. The University may purchase insurance through the Broker of Record in the following circumstances:

- When required by the terms of a bond or contractual agreement (such as a real estate contract or a conditional sales contract);
- When buildings are financed by other than state funds (such as the Intramural Activities Building and the Student Union Building, which are financed by student fees);
- When potential losses are determined to be too large for the unit having financial responsibility for the property to retain;

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- When a comparison of the cost of insurance with the value of the object and the probability of loss makes it cost effective to purchase insurance; or
- When non-University property is in the care, custody, or control of the University.

### b. Personal Belongings

The University does not purchase property insurance to protect employee- or student-owned belongings and will not compensate the owner for loss or damage. The only exception to this policy is where the property is used in the normal course of job performance **and** the loss is clearly due to University negligence. In all other cases (including decorative or convenience items in offices), the University will not compensate the owner, irrespective of the cause of loss. Standard homeowner's policies do not necessarily apply to losses occurring at the insured's place of employment. To assure coverage, faculty, staff, and students who bring or leave personally owned property on campus should contact their insurance representatives about coverage.

### c. Residents Living in University-Owned Housing Units

Residents of University-owned housing must provide their own personal property insurance. The University assumes no responsibility for loss or damage to a resident's personal belongings. The only exception to this policy is if the loss is clearly due to University negligence **and** the loss is verified by University housing staff personnel. The Housing and Food Services Office can provide information on property insurance to housing residents.

### d. Equipment Insurance Program

University departments may insure computers, scientific instruments, audio-visual equipment, works of art, and some other types of equipment through the Office of Risk Management's equipment insurance program. The program covers replacement costs (without deduction for depreciation) and insures against most risks, including theft, fire, weather, or earthquake damage. Coverage is available both on-campus and at off-campus sites in the continental United States and Canada. Alternative insurance is available for foreign sites. Further information regarding premium rates, deductibles, and other program information is available on the Office of Risk Management's Web site at <http://www.washington.edu/admin/rmequip>, or by contacting the Office of Risk Management, 206-543-3419.

### e. Fidelity Bond

Each employee of the University is bonded for honesty by a Public Employees Blanket Bond. Any suspected loss should be reported at once to the Internal Audit Department, 206-543-4028, and the University Police, 206-543-9331. The Internal Audit Department will notify the Office of Risk Management.

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### 8. Health and Accident Programs

#### a. Employee and Nonemployee Programs

Employee health and accident insurance programs are discussed in Administrative Policy Statement 40.4. Nonemployees are responsible for obtaining personal health and accident insurance. The University does not provide such coverage for non-University employees even if injury occurs while on University business except as provided for in this section. For students, two optional group policies are available through the University's insurance broker. An additional program for travel in nonscheduled aircraft is also discussed in this section.

#### b. Optional Student Health Insurance

- 1) **Eligibility**—Eligible students are those who are admitted to and remain registered for classes at the University of Washington, Seattle campus, through at least the first seven days of instruction in the quarter; the students' spouses and registered, same-sex domestic partners; and their unmarried dependent children. Not eligible are students enrolled only in programs administered by UW Extension including, but not limited to, the Graduate Nonmatriculated Program, Distance Learning, English as a Second Language, noncredit courses, or the ACCESS Program; or University employees attending classes under the Tuition Exemption Program.
- 2) **Coverage and Enrollment**—Student health insurance covers necessary medical expenses resulting from accident or illness while covered under this plan. No application is required. Students may enroll during registration on STAR (Student Telephone Assisted Registration) and the premium will be billed with tuition; or, students may enroll by contacting the Student Accounts Office in person by the quarterly tuition due date. Detailed information about the plan (including premium rates and procedures to follow in filing claims) is contained in a brochure available from the Hall Health Primary Care Center, the Student Accounts Office, or the Office of the Registrar. Claims forms are available at either the Hall Health Primary Care Center or the Office of the Registrar. Questions should be referred to the Student Insurance Office, 206-543-6202.

#### c. Optional Domestic and Foreign Accidental Death and Dismemberment (AD&D) Insurance

Coverage is available for students, employees, and guests of the University for whom application has been made and premium remitted.

A schedule of benefits is available through the Office of Risk Management for either domestic or foreign AD&D insurance plans. To avoid duplication of coverage, applicants should compare benefits with any existing coverage they

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may have. Detailed information about these plans is available through the Office of Risk Management, 206-543-3419.

- 1) **Domestic AD&D Insurance**—This plan covers medical expenses for treatment of injuries sustained while traveling to or from and while participating in a covered activity. Additional benefits will be paid in the event of accidental death or dismemberment. This plan does not cover illness nor does it cover athletic injuries.

Individuals wishing to purchase this coverage should request forms available from the Office of Risk Management. A departmental signature is required on the form, and payment is to be made at the Student Accounts Office, Room 129, Schmitz Hall.

For departmental purchase for group events, a listing of all attendees with the beginning and ending dates of coverage and the budget number for premium recharge is required.

- 2) **Foreign AD&D Insurance**—This plan provides 24-hour accident and sickness protection, commencing when the insured person leaves his or her country of permanent residence and continuing until his or her return to the country of permanent residence.

This plan provides emergency evacuation to the insured person's permanent residence, up to the policy limits.

Individuals wishing to purchase this coverage should request forms available from the Office of Risk Management. A departmental signature is required on the form, and payment is to be made at the Student Accounts Office, Room 129, Schmitz Hall.

For departmental purchase for group events, a listing of all attendees with the beginning and ending dates of coverage and the budget number for premium recharge is required.

### d. **Travel in Nonscheduled Aircraft**

Accidental death and dismemberment (AD&D) insurance is provided for all University employees as part of their benefits package. For non-University employees, the AD&D domestic or foreign policy may be purchased. Also, University employees may purchase the AD&D domestic or foreign coverage as a short-term supplement to their University policy.