

Guideline for Reimbursement of Employee Personal Property Loss

Individuals who keep their personal property on campus must assume the risk of loss. It is the expectation that individuals insure their personal property appropriately and the University is not responsible for loss of University non-owned property.

There may be exceptions and a review of a claim for loss under unusual circumstances when the departmental unit has approved or relies on the person to use their personal property as a part of their job duties. This should be a rare occasion as departments are required to provide resources for their employees to perform their job functions.

Exceptions are rare, and must meet the following criteria for review and potential approval to reimburse for loss of personal property.

- The department and/or the Office of Risk Management must be notified in a timely fashion of damage or property loss and the loss would normally be covered in a traditional personal property insurance policy regardless of deductible imposed.
- The employee applied for usual and customary insurance options which were available for reasonable premiums and usual range of deductible options. Note: If the employee chooses not to purchase property insurance or takes a high deductible this is their personal choice and not a reason for reimbursement from the University. If the person assumes this risk for owned property when not related to the University purposes, then he/she also assumes the risk for property on campus.
- The employee provides documentation as to purchase, price, date of acquisition, etc similar to a required proof of loss submitted to an insurer or insurance representative.
- The items had some relation to their job duties and approval for use was obtained by the department prior to the loss.
- The employee had properly secured their personal items and it can be noted that items were known to be on campus.
- The damage or loss was not caused by an act of the employee which would normally make the loss ineligible for reimbursement.
- A claim was made to applicable insurance representatives and evidence on a reason for claim denial or the confirmation of deductible is provided. Claim for damage and loss under reasonable deductibles may be considered for reimbursement if the employee has proceeded through proper insurance channels.
- A report was made to either the Department of Public Safety or other appropriate Law Enforcement Agency within a reasonable time of notice of the loss or missing property.

Information will be supplied to the Office of Risk Management for consideration and discussion with appropriate University departmental units. Claim information and may be reviewed by claim adjusters used by the Office of Risk Management. If the claim is approved for reimbursement, the department unit will be charged the department threshold deductible that applies to University and department owned property.