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Standard Operating Procedure: **Loss Reporting**

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Approval Authority: **Director, Risk Management Services**

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Effective Date: **March 2013**

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## I. INTRODUCTION

Risk Management Services is responsible for managing the Insurance program for the University. It is the responsibility of York's Risk Management Services, in conjunction with the University's insurers, to investigate all claims on behalf of the University.

Timely reporting of losses benefits the University for two reasons:

1. The severity of the loss may be mitigated if action is taken as soon as possible.
2. York's insurance policies require that losses be reported on a timely basis.

## II. GUIDELINES

### **A) Automobile (University Owned or Leased vehicle)**

When an accident occurs on-campus:

1. Contact York Security Services (x33333) so that an accident report can be filed. Security Services will contact Ambulance or Police if necessary.
2. Please also notify Risk Management Services of the accident (416-736-5514)

When an accident occurs off-campus:

1. Stop immediately and investigate.
2. If anyone is injured give first aid, or if necessary contact Ambulance (911). Note kind of injury if possible and get names and addresses of injured persons.
3. Notify Police immediately. Get officer's name and badge number if possible.
4. Obtain names, addresses and insurance information [pink-coloured insurance card] of owners/drivers and license number of other cars involved and names and addresses of any witnesses.
5. Complete the [accident report form](#) located in the vehicle's glove compartment and send it to Risk Management Services.
6. If the accident is minor in nature, visit the nearest Collision Reporting Centre to file an accident report. This should be done within 24 hours of the accident, especially in the case of a hit-and-run as the deductible may be waived in some cases.
7. Report the accident to Risk Management Services immediately:  
(416-736-5514 /416-738-3020 [24-hr cell phone])

**The determination of apportionment and assumption of liability is the responsibility of our insurance carrier after due regard to the facts of each claim. Only information concerning the facts of each incident should be offered. In most circumstances, parties to an accident cannot make an objective assessment of liability. Therefore, it is inappropriate to make statements concerning liability at the time of the accident.**

Although many automobile accidents may appear minor in nature, it is not uncommon for third parties to suffer from bodily injury after the incident. Such injuries sometimes result in a much larger claim against the University. Failure to report an accident in a prompt fashion may result in a delay or denial of claim.

**\* Additional copies of the motor vehicle accident report forms are available on the Finance website.**

### **B) Property (Damage or Destruction to University Property – Owned or Leased)**

1. If the threat is immediate (i.e., fire or crime in progress) contact 911, then notify Security Services (x33333)
2. Security Services meets and expedites emergency vehicles directly to the location of the emergency so that valuable time is not lost searching for a particular building or residence.
3. Police officer's name, badge number and division should be included in Security Services' report.
4. Give full details of the incident:
  - a. When it occurred?
  - b. How it occurred?
  - c. Dollar value of damage
5. Security Services issues a copy of the report to Risk Management Services.

When the loss is such that repairs must be handled immediately (i.e., fire, flood, large numbers of computer losses, etc.) please contact Risk Management Services directly (416-736-5514 / 416-738-3020 [24-hr cell phone]). We will notify the insurance carrier to initiate the claims process.

### **C) General Liability (Bodily Injury, Personal Injury, or Property Damage to 3<sup>rd</sup> Parties)**

In the event of an on-campus injury:

1. If the threat is immediate (i.e., medical emergency) contact 911, then notify Security Services (x33333)
2. If the injury involves an employee, complete the [Supervisor's Accident Investigation Report](#) and return to the Employee Well Being Office within 24 hours of the accident.
3. If a student, visitor or volunteer is injured, complete the [York University Incident Report \(Non-Employees\)](#) and return to your Area Health and Safety Officer with a copy to Risk Management Services.
4. In the event of an off-campus injury:
  - a. If anyone is injured give first aid, or if necessary contact 911. Note the kind of injury if possible and get names, addresses of injured persons, and any witnesses to the occurrence.
  - b. Notify Police immediately. Obtain the officer's name and badge number if possible.

- c. Report incident to Risk Management Services within 24 hours (416-736-5514 / 416-738-3020 [24-hr cell phone]).

In the event of property damage to outside 3rd parties (caused by a York community member while on University business):

- Notify property owner immediately.
- If necessary, contact police or fire department (911).
- Owner will report incident to their insurers (if necessary)
- Report incident to Risk Management Services within 24 hours (416-736-5514 / 416-738-3020 [24-hr cell phone]).