

Georgia School Boards Association

Risk Management Fund Claims Manual



July 1, 2018 - June 30, 2019



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GSBA RMF Claim Services Contact Information

Staff	Address	Phone/Extension
RMF Property, Auto Physical Damage, General Liability, Cyber, Crime and School Leaders Liability		
GSBA	5120 Sugarloaf Parkway Lawrenceville, GA 30043	1-888-245-4722 x 17 <i>or</i> 770-682-1188
Jill Smith – Claims/Risk Information Manager	jsmith@gsba.com	770-995-4373
Christina Penrod – Claims Examiner	cpenrod@gsba.com	770-995-4375
RMF Auto Liability		
US&C	P.O. Box 465328 Lawrenceville, GA 30042	1-888-245-4722 <i>or</i> 678-376-0003 Fax: 678-376-0056
Scott O’Brien – Claims Manager	sobrien@uscky.com	x 16
Laurie Barczykowski – Supervisor	laurieb@uscky.com	x 26
Patrick Goode– RMF Adjuster	pgoode@uscky.com	x 13
Tina Miller – RMF Adjuster	cmiller@uscky.com	x11
Ashley Sapp – RMF Adjuster	asapp@uscky.com	x12



RMF Claims Services Staff

- Jill Smith - GSBA Claims/Risk Information Manager
770-995-4373 jsmith@gsba.com
- Scott O'Brien - Assistant Vice President
For Auto Liability
888-245-4722 ext. 16 sobrien@uscky.com

Reporting a claim in a timely manner allows us to conduct a more accurate investigation and will expedite resolution of the claim.

Risk Management Fund

To report a new liability, cyber, crime or property claim, depending upon your selected coverage with GSBA Risk Management Fund, you should notify GSBA-RMF as soon as practicable of an "occurrence" or an offense or an alleged act which may result in a claim. To the extent possible, notice should include as many details as possible.

- **Auto Liability**

All auto liability and crime forms can be obtained from our claims office at 888-245-4722 or 678-376-0003 or you can email a request and we can email or fax the forms to you.

Claim reports should be faxed to 678-376-0056 or emailed to sobrien@uscky.com or brittney@uscky.com.

- **Property, Auto Physical Damage, General Liability, Cyber & Crime**

All Property, APD and GL forms can be obtained from our claims office at 800-226-1856 or 770-682-1188 or 770-995-4373, or you can email a request and we can email the forms to you. Claim reports should be emailed to jsmith@gsba.com.

- **School Leaders Liability**

All SLL forms can be obtained from our claims office at 770-995-4373 or you can email a request and we can email the forms to you. Claim reports should be emailed to jsmith@gsba.com.

Though each adjuster may specialize in certain lines of coverage, any adjuster can take your claim calls and begin the adjusting process until the claim is assigned to the final adjuster.



Liability Claim Reporting

Timely reporting is essential and a policy requirement in the event of any liability claim. It is very important we receive immediate notice of any death, serious injury, or any potential liability situation. The following types of claims, when resulting from the Member's operations, should be reported immediately:

1. Any accident resulting in or alleged to have caused:
 - Cord injury – paraplegia
 - Burns – second or third degree
 - Fractures other than fingers or toes
 - Massive internal injuries
 - Nerve damage
 - Serious back injury
 - Amputations
 - Brain damage
 - Blindness
 - Multiple fractures
 - Fatalities
2. Any cases that potentially involve allegations of sexual harassment or sexual molestation.
3. Any cases that potentially involve allegations of employment harassment, discrimination, wrongful termination or retaliation, including any complaints filed with the EEOC, OCR or CCRD.
4. All vehicle accident or physical damage claims that will exceed your policy deductible.
5. All injuries sustained in an accident involving Member's vehicles.
6. Any Governmental Immunity Notice of Claims filed against Member or one of its employees.
7. Any Summons & Complaint filed against the Member or one of its employees.
8. Any case in which, in your judgment, might result in a claim or suit being filed against the Member or its employees.



RMF General Liability and School Leaders Liability Claim Filing Procedures

Section IV: General Liability

Coverage A, B, C

- Follow in-house investigation & handling procedures.
- Complete General Liability Event Form.
- Supply GSBA Claims Services copies of in-house reports.
- Communicate with the adjuster how you feel about the exposure of the claim.
- If a claim should be denied to the claimant, GSBA Claims Services adjuster shall discuss denial with Member and obtain the Member's opinion before submitting to GSBA RM Department for denial approval.
- If the Member is made aware of a circumstance which affects the severity of a claim, GSBA Claims Services should be made aware of this information.

Section V: School Leaders Liability

Coverage A, B - Errors & Omissions and Sexual Abuse

Coverage C – Defense Cost Only

- Follow in-house investigation & handling procedures.
- Complete School Leaders Liability Event Form.
- Supply GSBA Claims Services pertinent copies of in-house reports.
- Even if a per claim deductible is applicable, please notify GSBA Claims Services as soon as the claim is generated.



RMF General Liability Event Form

Reported Date: _____ By: _____

Event Date: _____ Title: _____

Loss or Accident Location Name and Address: _____

Brief Description of Event: _____

Name of Injured Party:

• Name: _____

• Address: _____

• Phone: _____ Cell #: _____

• Injured party a student or employee? _____

• Attorney: _____

** If more than one injured person, use separate sheet.*

Cause of Event: _____

Witness Name and Contact Information: _____

Property Damage, if any: _____

Contact Person Information: _____

Reported to Police/Sheriff/Fire Dep't: Y or N - If you have, provide a copy of report.
(Do not to delay reporting of a claim, if you do not have report)

Police/Sheriff/Fire Dep't Info: _____

** If additional pages are required, please add as needed.*



RMF School Leaders Liability OR Law Enforcement Liability Event Form

Reported Date: _____ By: _____

Date of Claim: _____ Title: _____

Claim Location Name and Address: _____

Brief Description of Complaint: _____

Name of Complaining Party:

• Name: _____

• Address: _____

• Phone: _____ Cell #: _____

• Complaining Party a student or employee? _____

• Name and Address of Complaining Party's Attorney: _____

** If more than one complaining person, use separate sheet.*

Cause of Claim: _____

Date of District's Knowledge of Claim: _____

Witness Name and Contact Information: _____

District's Contact Person Information: _____

Reported to Law Enforcement or Other Entity: **Yes** or **No**? If yes, please check below

Police/Sheriff ___ DOE/Professional Standards ___ EEOC/OCR/DOL ___

If matter has been reported, please provide us with a copy of report.

(Do not to delay reporting of a claim, if you do not have report)

** If additional pages are required, please add as needed.*



RMF Automobile Liability, Automobile Physical Damage / Mechanical Breakdown, Cyber & Crime Claim Filing Procedures

Section VI: Automobile Liability

- Complete an Auto Accident/Incident Report Form and forward to GSBA Claims Services immediately after the accident, regardless of at-fault party.
- As soon as it is available, please supply GSBA Claim Services your in-house investigation report and/or other pertinent information such as a police report, video, photographs, list of students (identifying the ones that complained of injuries, etc.)

Section VII: Automobile Physical Damage Mechanical Breakdown

- Complete an Auto Accident/Incident Report Form and forward to GSBA Claim Services.
- Prepare a Value of Statement or a list of damaged/stolen items with description and replacement cost(s).
- If the origin/cause of the loss is “lightning”, be prepared to have an outside electrical vendor complete a lightning affidavit.
- If the loss is to an owned vehicle, be prepared to provide GSBA Claim Services copies of the purchase order, maintenance records and replacement cost(s) if requested.

Section VIII: Cyber

- Contact Jill Smith at 770-995-4373 or jsmith@gsba.com to report a cyber claim.

Section IX: Crime

- Complete a Property Event Form and forward to GSBA Claim Services.
- Prepare to work with a Forensic Accountant and provide them with the following: a statement quantifying the nature of the loss; the extent of the misappropriation of funds; and “the pulling together” of the supporting documents behind the analysis.



RMF Auto Accident or Incident Report Form

Reported Date: _____ By: _____

Accident Scene Location: _____

Reporting Police department: _____ Case #: _____

Reporting Police Officer's Name: _____ Police Dept Ph #: _____

Vehicle A: Yellow ___ or White ___ Fleet Veh. # _____ Vin #: _____

Make: _____ Model: _____

Name of Driver (Employee): _____ Home Phone #: _____

Description of Accident or Incident: _____

Vehicle B: Other Vehicle

Year: _____ Make: _____ Model: _____

Tag #: _____

Driver's Name: _____ Driver's Phone #: _____

Owner's Name: _____ Owner's Phone #: _____

Owner's Address: _____

Insurance Co.: _____ Policy #: _____

Insurance Agency: _____ Agency Phone #: _____

Vehicle C: Other Vehicle

Year: _____ Make: _____ Model: _____

Tag #: _____

Driver's Name: _____ Driver's Phone #: _____

Owner's Name: _____ Owner's Phone #: _____

Owner's Address: _____

Insurance Co.: _____ Policy #: _____

Insurance Agency: _____ Agency Phone #: _____

Additional Space:



Property Loss Reporting Procedures

In the event of loss or damage to insured property, promptly report the event to the GSBA claims department by calling 1.800.226.1856, ext. 4373, or 770-995-4373, and then by emailing the reporting form to jsmith@gsba.com.

A loss report should **never be delayed** because all information called for on the Loss Notice is not yet available.

The GSBA has partnered with the following property experts to assist in properly managing the claim, thereby assuring your property is restored or replaced in a timely and quality manner:

VERICLAIM, INC. - This independent adjusting firm will inspect, photograph, and assess the damages to your property and report their findings to your adjuster at GSBA Claims Services.

MANAGING GENERAL CONTRACTOR - When your adjuster with GSBA Claims Service determines your property loss requires special supervision, you can choose one of the following full-service restoration companies to oversee the remediation and repairs:

SRM

Brandon Tech

Cell: 404-900-8892

Office: (888) 786-3542

BELFOR, INC

Jack Keheley

Cell: 678-378-7642

Office: 770-939-0128

CHARTER RESTORATION

Jaysen Witherspoon

Cell: 678-727-6214

Office: 888-455-7315

You may also call them for emergency services immediately following the loss.

It is the goal of The Georgia School Boards Association Claims Department to work with you and the above experts to assure your claim is handled in a timely and professional manner, and most importantly, to your complete satisfaction. When using one of the above-approved contractors, no bids are necessary. In the event you choose to engage services outside of this panel, then GSBA will require three bids for review.



Property Loss Reporting Procedures

In the event of loss or damage to insured property it is of the utmost importance to promptly report the event to the Georgia School Boards Association. Following are procedures for meeting that objective.

The GSBA/RMF Coverage Agreement is subject to a specific deductible on a per occurrence basis or on a percentage of insured values. Whenever there is the possibility of damage exceeding your deductible, it is recommended that the event be reported to GSBA. Allow the professional property adjusters to assist in evaluating whether the loss may exceed the deductible.

A loss report should **never** be delayed because all information called for on the Loss Notice is not yet available.

Short List of Pertinent Loss Information

Following is a short list of information necessary to allow the property adjuster to begin handling a loss:

- Date and time of loss
- Description of event
- Address of loss site
- Type of loss – water damage, fire, wind, theft, transit, etc.
- Name, title, telephone number of member contact at loss site & alternate contact.
- Name of fire department or police department to which reported
- Description and values of property damaged (preliminary)
- Any potential impairment of operations and steps being taken to mitigate it.

Every effort should be made to protect and preserve the property from further damage. In the event that some property must be disposed of prior to inspection by the property adjuster, photos of the property should be taken. Temporary/emergency repairs should be authorized by the Member's Property Representatives based on safety/security/life threatening concerns.



WHAT TO DO IN THE EVENT OF A PROPERTY LOSS

- Notify the Georgia School Boards Association Risk Management Department.
- Mitigate your loss and protect the property from further damage.
- Move quickly to save special property such as books, manuscripts, etc.
- Control access to the premises.
- Act quickly to retrieve any computer data from backup or hard drives.
- Photograph and or videotape the premises.
- Establish a claim management team, with one spokesperson.
- Prepare a claim strategy to protect your operations. Make sure all team members know their responsibilities.
- Document your activities in a log and maintain detailed records.
- Set up a special general ledger account to track all loss-related costs.
- Be aware of the impact that your preliminary estimates may have on the GSBA/RMF's reserves for your claim.
- Concentrate on maintaining your operations and not on preparing claim details – leave that to the experts.
- Work with your adjuster to identify the scope of the loss.



PROPERTY CLAIM DOCUMENTATION CHECKLIST

Cause/Origin of Loss

- Photographs showing damage to specific property and/or general areas of loss: schematic diagrams or plans of damaged areas are also helpful.
- Narrative report outlining aspects of loss (i.e., Incident Report) including:
(1) when (2) where (3) what (4) who (5) how and (6) why.

Buildings

- Copies of all repair quotes obtained before awarding the work.
- Costs of replacing damaged property with quotes and/or invoices.
- Timeline chart outlining timetable of repairs/construction.
- A timetable for the anticipated restoration date and status reports

Machinery and Equipment

- Repairs and replacement of machinery and equipment follow the same pattern as for buildings as far as claim support data are concerned.

Expenses to Mitigate Damage

- Debris removal costs, invoices or if in-house labor, time sheets
- Clean up expense – invoices or if in-house labor, time cards.
- Temporary protection needed to prevent additional damage, such as boarding up windows, rigging tarpaulin covers, laying down temporary roofing and similar items.
- Salvage or disposal bids for sale of damaged equipment or contaminated products.



RMF Property Event Form

Reported Date: _____ By: _____

Event Date: _____ Title: _____

Loss or Accident Location Name and Address: _____

Brief Description of Event: _____

Cause of Event: _____

Witness Name and Contact Information: _____

Type of Property Damaged: _____

Contact Person Information: _____

Reported to Police/Sheriff/Fire Dept?: **Yes** or **No?** If you have, provide us with a copy of report. (Do not to delay reporting of a claim, if you do not have report)

* If additional pages are required, please add as needed.



Supplemental Property Loss Report

The following pertains to the damaged building:

- Does the building contain enough contents to conduct customary operations?

Response: _____

- Has the building been unoccupied for more than 90 consecutive days?

Response: _____

- Has the building been designated to be demolished or is there a pending request for demolishing?

Response: _____

- Is less than 50% of the total square footage of the entire building occupied, "occupied" meaning the occupancy is an active one and that in the instance of space utilized as "storage" the square footage requirement is fulfilled by it being reasonably, completely and continuously used and not for incidental use only and/or used to conduct customary operations..

Response: _____

Once the above has been completed return to:

Jill Smith at jsmith@gsba.com or fax to Jill at 770-962-7095.