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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 (revised March 2020)**

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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 Vehicles)**

When an accident occurs on-campus:

1. Contact York Security Services (x.33333) so that an accident report can be filed. Security services will contact Ambulance or Police if necessary.
2. Please also notify Risk Management of the accident at [riskmgmt@yorku.ca](mailto:riskmgmt@yorku.ca) or by calling (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. Please also obtain the names, addresses, and contact information of any witnesses.
5. Complete the accident report form located in the vehicle's glove compartment and send it to Risk Management at [riskmgmt@york.ca](mailto:riskmgmt@york.ca). Additional copies of this form can be found on the Risk Management website.
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 at [riskmgmt@yorku.ca](mailto:riskmgmt@yorku.ca) or by calling (416) 736-5514.

The determination of appointment 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.

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

In the event that property damage or destruction is noted:

1. If the threat is immediate (i.e., fire or crime in progress) contact 911, then notify Security Services (x.33333).

2. Security Services will meet and expedite 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 did it occur?
  - b. How did it occur?
  - c. What is the value of the damage?
5. Security Services will issue a copy of the report to Risk Management.

When the loss is such that repairs must be handled immediately (i.e, fire, flood, large number of computer losses, etc.) please contact Risk Management at [riskmgmt@yorku.ca](mailto:riskmgmt@yorku.ca) or (416) 736-5514. 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 incident requires emergency response: Call 911/EMS and then contact Security Services (x.33333). Security will meet and expedite emergency vehicles directly to the scene.
2. If the incident is non-urgent (e.g. first aid for non-life threatening incidents, a crime that has already taken place, potential hazards, suspicious persons/situations, etc.): Contact Security Services (x.33333). Security will notify any other relevant departments as required.

In the event of an off-campus injury:

1. If anyone is injured, give first aid, or if necessary contact 911. Note any kind of injury if possible. Get the names, addresses, and contact information of any injured person. Also obtain the names and contact information of any witnesses.
2. If police are notified, obtain the officer's name and badge number if possible.

3. Report the incident to Risk Management within 24-hours at either [riskmgmt@yorku.ca](mailto:riskmgmt@yorku.ca) or (416) 736-5514.

To report an injury that occurred on or off-campus:

1. If the injury involves an employee or a student on a work-related injury (students on un-paid placements), complete the Workplace Incident Report (available through the Health, Safety, and Employee Well-Being resources on YU-Link) and return to the Employee Well Being Office within 24-hours of the accident.
2. If a student, visitor, or volunteer is injured, complete the York University Incident Report (Non-Employees) and send it to Risk Management and your Area Health and Safety Officer. This form is available on the [Risk Management website](#).

In the event of property damage to a third-party (a non-York person) caused by a York University community member while on University business:

1. Notify the property owner immediately.
2. If necessary, contact police or emergency services.
3. The property owner will report the incident to their insurers (if necessary).
4. Report the incident to Risk Management within 24-hours at [riskmgmt@yorku.ca](mailto:riskmgmt@yorku.ca) or by calling (416) 736-5514.