

Reporting of Construction Losses and Accidents

FIN-INS-14



About This Policy

Effective Date:

11-30-1998

Last Updated:

08-08-2011

Responsible University Office:

Office of Insurance, Loss Control & Claims

Responsible University Administrator:

Vice President and Chief Financial Officer

Policy Contact:

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Scope

This applies to all University construction projects.

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Policy Statement

Damage to property or injury to persons that occur during the course of construction of any Indiana University project shall be reported immediately to the Office of Insurance, Loss Control & Claims (INLOCC) and the University Architect's Office.

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Reason For Policy

This policy is necessary to minimize loss from incidents involving personal or property damage at construction sites.

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Procedure

The responsibility to report a construction loss is assigned to the project manager or, in the event the project manager is not present at the time of the incident, to his or her designee. The policy applies to both outside contractors and Indiana University employees.

Specific procedures to be followed and means of contacting INLOCC are included in a document called "Procedures at Time of Loss" and are distributed to contractors at each project kickoff meeting.

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Definitions

Immediately: The definition of "immediate" when applied to the notification requirement depends upon the type of incident and the anticipated extent of loss.

For incidents involving property:

- If damage is anticipated to exceed \$50,000, or for incidents where damage is ongoing, or in the case of other special circumstances deemed qualifying by the project manager, contact shall be made with the Office of INLOCC no matter what the time of day or day of the week.
- If damages is anticipated to be greater than \$25,000 but less than \$50,000, contact shall be made during normal working hours but including weekends and holidays.
- If damage is anticipated to be less than \$25,000, contact shall be made during normal office hours.

For incidents involving personal injury:

- If the injury is severe (broken back, multiple broken limbs, death, etc.) or if there are multiple serious injuries, contact shall be made with the Office of INLOCC no matter what the time of day or day of the week.
- If the injury is serious and is likely to require hospitalization, contact shall be made during normal working hours but including weekends and holidays.
- If the injury is minor, contact shall be made during normal office hours.

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History

This policy was enacted after delays in reporting accidents, both property damage and personal injury, resulted in unnecessary difficulty to resolve claims.