## INSURANCE AND ANNUITIES MANAGEMENT LIABILITY INSURANCE (PERSONAL PROPERTY CLAIMS)

REGULATION CRB

The following guidelines will be used when filing claims relating to personal property damaged by or on Lamar CISD property.

When personal property is damaged, prudent business practices must be followed. As detailed below, a strict claims process and appropriate risk and safety management practices must be followed.

## Standard Procedure for ALL Accidents listed below:

All accidents will be reported centrally to the Risk Management Coordinator. A record will be made of the incident, as well as an accounting of the disposition. The Risk Management Coordinator will account for the following:

Name of injured party
Date of incident
Detailed description of incident and location
Estimated amount of loss to personal property
Details as to whether claim is filed with insurance or paid by LCISD

A written, signed statement will be required of the injured party, along with the signature of a witness.

## Property Damaged by Fly Baseballs/Softballs

- 1. <u>Damage to moving vehicles</u>: When a moving vehicle sustains damage by a fly ball, the incident will be reported to the office of the Risk Management Coordinator, an official claim will be filed with the district's insurance carrier. The incident report will include such details as whether the windshield was shattered vs. cracked, hood dented, etc., as well as an estimate of the damage.
- 2. <u>Damage to parked vehicles</u>: When a vehicle is damaged while parked at an event (as opposed to parked at the location for the full day), the incident will be reported to the office of the Risk Management Coordinator, and once verified, a claim will be processed through the district's accounting department. A check in the amount of the estimated damage will be issued to the injured party, along with a Release of Claim Liability. No official claim will be filed with the district's insurance carrier.
- Damage to parked vehicles of employees: These claims will be handled as those in Category 2.

## **Property Damaged by Debris from District Maintenance Activities**

1. <u>Damage to vehicles parked at district facilities</u>: When a vehicle is damaged while parked at a district facility, the incident will be reported to the office of the Risk Management Coordinator, and once verified, a claim will be processed through the district's accounting department. A check in the amount of the estimated damage will be issued to the injured party, along with a Release of Claim Liability. No official claim will be filed with the district's insurance carrier.