

NOTICE OF REVISION/CHANGE

TO

POLICY & PROCEDURE MEMORANDUM #30

SUBJECT: INSURANCE

TO: ALL POLICY & PROCEDURE MEMORANDUM HOLDERS

EFFECTIVE DATE: OCTOBER 6, 1983

REVISION DATE: JUNE 8, 2001

This revision supersedes and replaces all previous information included in PPM #30 originally issued October 6, 1983. The current PPM is to be replaced in its entirety by this revised issue.

The changes included herein involve a complete update of the State's insurance coverage pertinent to our everyday operation as well as the revision of the Administrative Office Form #J-18.

A black and white image of a handwritten signature, "Doug Anderson", in cursive script. The signature is written in white ink on a black rectangular background.

This is revision No. 1 of this PPM with an original effective date of October 6, 1983.

IMPORTANT:

Insert this revision notice in the PPM file preceding all other information on this subject in order to maintain a current document file.

POLICY AND PROCEDURE MEMORANDUM #30

SUBJECT: INSURANCE

TO: ALL POLICY AND PROCEDURE MEMORANDUM HOLDERS

EFFECTIVE DATE: OCTOBER 6, 1983

REVISION DATE: JUNE 8, 2001

Policy - All insurance claims will be received and processed by the Office of State Parks, Administrative Office.

All coordination and processing between State Parks and the Office of Risk Management will be handled by the Administrative Office.

All State Parks insurance claims will be reported to the Chief of Operations according to Policy and Procedure Memorandum #8 - Incident Reporting System.

Categories of Insurance:

I. Automobiles and Boats

- A. Comprehensive and Collision (mandatory) - covers physical damage to licensed vehicles regardless of year model, owned, hired, or borrowed (excluding an auto owned by an employee or by a member of the employee's household). There is a \$100 deductible applicable for comprehensive losses, and a \$300 deductible for each collision loss.
- B. Automobile liability coverage protects the State of Louisiana and all state budget agencies and departments against bodily injury and/or property damage claims arising from the ownership or operation of licensed vehicles that are owned, used by, or leased to the State.
- C. Hull protection and indemnity on boats protects the State for our liability for loss of life or bodily injury; liability for property on another boat; property other than on a boat, such as goods on a wharf, dock, bridge, etc.

II. Buildings and Property

Perils insured are fire, lightning, windstorm, hail, explosion, riot, civil commotion, aircraft, vehicles, smoke, theft, malicious mischief and vandalism, sprinkler leakage, business interruption, property in transit, flood, radioactive contamination, earthquake, and consequential loss to covered property caused by humidity or temperature change of refrigeration, cooling, humidifying, air conditioning, heating, generating or converting power, equipment, all locations covered, regardless of where power failure occurs.

Buildings and improvements are insured up to the replacement cost at the time of loss. All movable property whether located within a building, outside (such as mobile equipment) and property in transit is insured up to the actual cash value at the time of loss, and is subject to the \$250.00 deductible per loss. This deductible shall apply separately to each insured in cases wherein the loss involves more than one named insured.

Inventory and movable property includes but is not limited to computer equipment, fine arts (museum exhibits, antiques and objects of art), boats 26-feet or less in length, rowboats (non-motorized), mobile equipment (any vehicle not required by law to be

licensed), office equipment and furniture, video and audio equipment, contractor's equipment, (miscellaneous tools and equipment used in construction), livestock, etc.

- III. General Liability - covers legal liability for the State of Louisiana arising out of occurrences resulting in injuries or property damage to others that does not involve licensed vehicles, as well as certain obligation of others assumed under contract.
- IV. Loss of Business Income - covers the loss of income sustained due to the necessary suspension of "operations" during the "period of restoration". The suspension must be caused by direct physical loss of or damage to property.

Procedure for Notification of Administrative Office:

- I. Auto and Boats - Follow Policy and Procedure Memorandum #8. Documents to be submitted are:
 - A. Incident Report (include photographs)
 - B. Incident/Accident Investigation Form (DA 2000 - Revised 8/12/99)
 - C. LA State Driver's Accident Report Form (DA 2041 - Revised 12/98)
 - D. Accident Report - (SR-10) police, sheriff, etc. (copy)
 - E. Estimate of damage from authorized dealer, if windshield damage (DA 2073 - Revised 3/93)
- II. Buildings and Property - Follow Policy and Procedure Memorandum #8. Documents to be submitted are:
 - A. Incident Report (include photographs)
 - 1. Estimate to repair/replace within 7 days
 - 1.1 Contractor's estimate to repair
 - 2. Appraisal (property loss)
 - 3. Vendor's estimate of replacement
 - 3. Copy of purchase requisition, serial #, model, brand, property #.
 - 4. Police/Sheriff Report
- III. General Liability - Follow Policy and Procedure Memorandum #8. Documents to be submitted are:
 - A. Incident Report
 - B. First Report of Injury (if an employee) (DA 1973 - Revised 9/99)
- IV. Loss of Business Income
 - 1. Incident Report (include photographs)
 - 2. C9A/revenue reports
 - 3. Incoming Campers Log

Procedure for Action to be Taken on Claims:

Written notification will be sent to manager in reverse order of Policy and Procedure Memorandum #8 on all claims. All contact by anyone concerning an insurance claim will be documented in writing to the Administrative Office. Under no circumstances will any manager take any action on any claim without written notification from the Administrative Office on Form #J-18 (Exhibit A - Revised 6/01). Form #J-18 will be the source document for disposing of the claim. Once Form #J-18 is received, proceed immediately to dispose and complete the job. On all claims, 30 days should be the limit of time to complete the job. Any jobs going over this time should be documented in writing to the Administrative Office. The only exception

would be projects that require bidding through the purchasing process. In all cases, every effort should be made to complete insurance claims in a timely manner.

A handwritten signature in black ink on a white background. The signature is written in a cursive style and appears to read "Doug Anderson".

INSURANCE CLAIM DISPOSITION

Date:

Park _____ Incident No. _____

Type of Claim

___ 1. Auto and Boats: car, truck, tractor, other. (circle one)

a. _____ Collision (check one)

_____ Liability

_____ Comprehensive

b. Description

_____ property tag

_____ make _____ model

___ 2. Building/property description

Damage description

___ 3. Loss of Business Income description

Disposition:

1. Settlement Description (fix, bid, replace) circle one: _____
other describe:

a. Vendor:

Name

Address

b. Amount:

Certification of Completion: Manager _____ Date _____

District Manager _____ Date _____