Insurance Programs
It is important to notify our office immediately if a loss occurs, so that we can help with the investigation and claim process. To report a loss, obtain coverage or request detailed descriptions of any program, call the EH&S/Risk Management Office at any of the following numbers:

📞

Area code 858
534-3820, 534-4237 or 534-2454
Fax No.: 534-5202

✉️

Mail Code 0925
INTRODUCTION

The objective of the Risk Management Division of Environment, Health & Safety is to develop and maintain programs which protect the campus from unanticipated loss by:

✓ providing systematic risk analysis,

✓ developing techniques to reduce potential exposure to loss, and

✓ procuring and administering campus and university insurance programs.

The university offers a variety of insurance programs which protect its teaching, research and public service activities from financial loss due to accidents and other unexpected events. Some are underwritten by the nation’s largest and oldest insurance companies, or by Lloyds of London. Other programs are “self-insured”¾ the university reduces costs by acting as its own insurance company.

Coverage marked “By Request” requires an application, payment of premium and approval before coverage can begin. Where coverage is described as “Automatic,” there are no enrollment forms. However, since individual departments are responsible for uninsured losses, it is prudent to check on the limitations and exclusions of those programs.
GENERAL LIABILITY

Provides legal protection for claims made against the university by members of the public or organizations who allege that they have suffered bodily injury, personal injury or property damage. (Automatic)

BASIC PROPERTY PROGRAM

Provides coverage for the university’s buildings and property against loss or damage by a limited list of perils such as fire, windstorm, hail, explosion, riot, vandalism, and specific types of theft and water damage. Property is covered worldwide. (Automatic)

TRANSIT RISK

Provides enroute coverage for property being shipped to or from the university. Transit Risk coverage is effective only within the continental U.S. and Canada. Shipments valued under $100,000 (Automatic). Coverage for shipments with a value of $100,000 or more (By Request).

OPEN CARGO

Provides coverage for overseas shipments to Alaska, Hawaii, U.S. territories and foreign countries via marine vessel or aircraft. (By Request)

FINE ARTS AND COLLECTIONS

Provides extra coverage for the university’s fine arts acquisitions and works of art loaned to the university by others. Provides protection for these items while they are on display, in storage or in transit between locations. (By Request)
AUTOMOBILES

Provides coverage for damage to university vehicles and protection for claims arising from operation of these vehicles. Fleet vehicles are routinely insured by Central Garage, but coverage for department-owned or leased vehicles must be placed by the department. (By Request)

OTHER PROGRAMS

AIRPORT and AIRCRAFT

Provides protection for claims arising out of the operation of University Heliport and the UCSDMC Helicopter. Provides property and liability coverage on university-owned aircraft. (By Request)

ATHLETIC

Provides coverage for NCAA, Intercollegiate, Club and Intramural Sports/Recreation trips. Excursions may also be covered. (By Request)

BOILER and PRESSURE VESSELS

Provides coverage for damage arising from the operation of boilers, steam turbines and compressor tanks. (By Request)

BUILDERS RISK

Provides Builders Risk Property Insurance coverage for all projects in excess of $200,000. (By Request)

CAMPERS

Provides accidental medical expense coverage for athletic and nonathletic instruction camps. (By Request)
CHARTERER’S LEGAL LIABILITY

Provides the additional coverage needed whenever the university charters a vessel. (By Request)

CHILD CARE

Provides accidental medical expense coverage for on campus child care programs. (By Request)

CRIME COVERAGE

Provides coverage for employee dishonesty, forgery or alteration, theft, disappearance and destruction, robbery and safe burglary. (Automatic)

EVENTS, SPECIAL

Provides premises liability coverage for non-university groups wanting to use campus facilities. (By Request)

EXPERIENTIAL EDUCATION

Provides liability coverage for students involved in approved Experiential/Internship programs. (By Request)

MARINE RISK

Provides coverage for university research vessels and small watercraft, including protection for claims arising out of their operations. (By Request)
MARINE/RIDERSHIP

Provides accidental medical and AD&D coverage for non-university passengers on university vessels. (By Request)

MEDICAL PROFESSIONAL and HOSPITAL LIABILITY

Provides legal protection for “malpractice” claims brought against the university’s medical professionals (including students) and for claims arising out of the operation of UCSD Medical Center and Student Health Center. (Automatic)

STUDENT OFF-CAMPUS POLICY

Provides certain limited injury and sickness coverage for athletes and other students who travel as a result of participation in university-sponsored student activities. (Automatic)

SUPPORT GROUPS

Provides Commercial General Liability and Directors and Officers Liability Coverage for officially recognized “University Support Groups and Foundations.” (By Request)

ADDITIONAL PROGRAMS

The university maintains several other specialized risk programs, such as a Business Interruption. In addition, our office can assist you in negotiating coverages tailored to a specific need. Please consult Risk Management if you have an exposure to loss not addressed in this brochure, questions about any of the programs or need to purchase insurance.