

Property Damage Claim Procedures

Departmental Property -

(Also see Departmental Property Damage/Theft Claim Instructions and [Form](#))

When departmental property becomes damaged or stolen, a Departmental Property Damage/Theft Claim Form should be completed by a contact person, within the department, who will be handling the claim. The contact person should notify Risk Management & Insurance before submitting the claim incase necessary arrangements have to be made to view the scene of the damaged property/theft. The

Office of Risk Management & Insurance will review the claim and determine, after an investigation, if the department is to be compensated for the loss. Departmental property claims are adjusted within the coverage guidelines of the University's property insurance policy. Among the notable exclusions: No coverage for mechanical breakdown, wear and tear, nor any theft unless there are visible signs of forced entry. If the claim is accepted, the department will be notified and asked to provide receipts

and/or invoices for all labor and materials. The department will also need to pay a \$1,000 internal deductible which will be subtracted from the total amount reimbursed to the department via journal entry. Before a department is reimbursed for their damages, the replacement items must be purchased, or repair work must be completed.

Damaged property becomes the property of Risk Management & Insurance. Any monies received from the sale of damaged property will reduce the claim amount.

Please note: This policy applies only to university owned or leased equipment. Coverage is not provided for personally owned items of employees. Central Michigan University acts as a receiver only for University owned or leased property, and will not be responsible for any lost/damaged

personal items shipped or delivered to employees at the workplace.

Student Property -

(Also see Student Property Damage/Loss Claim Instructions and Form)

Central Michigan University does not insure the personal property of its students and will only consider reimbursement in those instances in which the University is responsible for the damage. No theft

claims will be reimbursed. When a student's property becomes damaged, and the student feels that the University is responsible, the student should notify a Residence Life senior staff member. The student should also fill out a Student Property Damage/Loss Claim Form describing in detail how the damage or loss occurred and list the items which require repair/replacement. Receipts for damaged property

should be attached to the list of items requiring repair/replacement. Once the claim form has been filled out, the student should have the Residence Life senior staff member sign off on it and then the

Residence Life staff member should send the claim form to the Office of Risk Management & Insurance. The Office of Risk Management & Insurance will review the claim and determine if the student is to be compensated for the loss. The student should not throw out damaged property unless authorized by the Residence Life staff member or the Office of Risk Management. If the claim is

accepted, the student will be notified and will be able to pick up his/her reimbursement check after he/she signs a release form and Risk Management & Insurance takes possession of the property. (If Risk Management & Insurance determines the student is to be compensated for the loss, it is the student's responsibility to get all pertinent paperwork to Risk Management & Insurance within 60 days of the claim being accepted as a covered claim).

Damaged property becomes the property of Risk Management & Insurance. Any monies received from the sale of damaged property will reduce the claim amount.