



WHAT A DEAN NEEDS TO KNOW ABOUT... *INSURANCE & WORKERS' COMPENSATION*

INSURANCE PROCUREMENT & ADMINISTRATION:

Montana statutes, Sections 2-9-101 through 305, MCA require participation of all state agencies in the self-insurance plan established by the Montana Department of Administration, Risk Management and Tort Defense Division (RMTDD). General liability and property coverage are provided for by the University's participation in the State's self-insurance program.

The Risk Management & Tort Defense Division is responsible for the acquisition and administration of all property/casualty insurance purchased for the protection of the state, except employee benefits and workers' compensation.

Employees of the Montana University System (MUS) are provided with workers' compensation coverage through the MUS Self-Funded Workers' Compensation Program. This coverage is provided at no cost to employees.

PROPERTY

- Coverage is automatic but schedule items over \$250,000
- Report losses within five days using the state [Report of Incident](#) form. Delayed reporting can result in a denied claim.
- Call restoration services early on for water damage to minimize the lasting effects of water damage
- Leave water-damaged electronics turned off as it may be possible to recover data
- \$1,000 deductible, payable by the MSU department
- Personally owned property is not covered under the state's self-insurance program

AUTO

- The state's self-insurance program also covers Auto Liability
- Liability coverage is automatic for university-owned vehicles
- Schedule vehicles for comp/collision coverage
- Report losses within five days using the state [Report of Incident](#) form. Delayed reporting can result in a denied claim.
- Take photos of the damage; one of the photos should include the vehicle's license plate

- Obtain two estimates from the repair shops of your choice
- The state decides which shop will perform the repairs
- \$250 deductible, payable by the MSU department

WHAT ELSE YOU NEED TO KNOW

- Academic courses with an experiential component are identified using the Registrar's Course Catalog descriptions. Please ensure that Course Catalog description for coursework that require study at an off-campus venue includes keywords such as "Intern" or "Practicum".
- Upon adoption of the MSU [International Travel Policy](#), foreign travel is no longer reported to Safety & Risk Management.
- Schedule UAV's, or drones, if your department cannot absorb the replacement cost in case of a loss.

WORKERS' COMPENSATION

- Report injuries as soon as possible, preferably within 24 hours but not more than six days. An occupational disease is one that develops over time, such as an ergonomic issue. These should be reported at the first indication that the individual's condition might be work-related.
- Use the [First Report of Injury](#) to report workers' compensation claims. It is a secure, electronic process.
- The claim cannot be filed until the injured employee's supervisor validates and finalizes the claim using the link emailed to them.

OTHER SERVICES

- Certificates of Insurance
- Contract review – insurance provisions
- Academic and student risk – consultation & mitigation

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