



~~RUTGERS POLICY~~ **UNIVERSITY POLICY**

Section: 40.3.4

Section Title: Risk Management & Insurance

Policy Name: Risk Management and Insurance Policies

Formerly Book: 5.3.4

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Responsible Executive: Senior Vice President for Finance and Treasurer

Responsible Office: Department of Risk Management and Insurance

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Errors or Changes? Contact: Department of Risk Management and Insurance, 848-932-3005

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<u>Responsible Office:</u>	<u>Department of Risk Management and Insurance</u>		<u>Contact:</u>	<u>RMI@finance.rutgers.edu</u>	

1. Policy Statement

The policy provides an outline of procedures for reporting injuries to University employees, as well as injuries to students or members of the public if injured on campus. It also provides procedures for reporting any theft, loss or damage to University vehicles, buildings, or other property.

2. Reason for Policy

To provide for timely and accurate reporting of accidents, injuries, and other losses occurred by or by the University community and to University property, in order to comply with the reporting requirements of insurers and other authorities.

4.3. Who Should Read This Policy

All University employees.

4. Resources

Employer Online Accident Reporting Database

Missing Property or Damage to University Equipment Form

Rutgers Defensive Driving

Student or Public Incident Alert Form

University Policy 20.1.6: Vehicle Use

5. Definitions

n/a

6. The Policy

~~40.3.1 RISK MANAGEMENT AND INSURANCE POLICIES~~

A. Report of Injury to Students or Public

1. Purpose. In order to protect the interests of the University and to comply with the policy insuring the University's legal liability, a prompt report must be made to the Department of Risk Management and Insurance of any known injury to any person other than a University employee injured while on University premises and any such person injured off our University premises due to the activities of University personnel, ~~but excluding operation of vehicles.~~ Students shall be considered as the public for purposes of this section.
2. Responsibility. All employees of the University are responsible for making a report of accidental injury they witness or of which they are made aware. The head of each department is responsible for transmitting any report they receive to the Department of Risk Management and Insurance. Serious injuries must be reported by telephone as well as in writing.
3. The "Student or Public Incident Alert" form is located on the University Department of Risk Management and Insurance website and is submitted to Alertrisk@finance.rutgers.edu with a copy to the

All policies are subject to amendment. Please refer to the Rutgers University Policy Library website (policies.rutgers.edu) for the official, most recent version.

appropriate business manager. This form is not used for employees, as those must be reported directly into the Employer's First Report of Accidental Injury database located at myrehs@rutgers.edu.

RUAR (Rutgers University Accident Report) Forms. The University Department of Risk Management and Insurance and the Newark and Camden business managers will furnish RUAR forms on request.

— The RUAR form must be completed for each accident and sent directly to the Department of Risk Management and Insurance. A copy should be sent to the business manager where applicable. The RUAR must not be utilized for reporting injuries or illnesses to University employees.

B. Reporting of Injuries to University Employees:

B.1. Purpose. The Workers' Compensation Law of the State of New Jersey requires that when an injury arises out of and in the course of employment, Workers Compensation may be available to pay approved reasonable medical costs, the employer will pay all reasonable and necessary medical costs, will provide statutory benefits for temporary total disability, and for permanent, total, or partial disability.

42. Who Is Covered? All University employees, including part-time or temporary, faculty, and staff, and employed students.

23. Immediate Action. When any Rutgers or Rutgers Biomedical and Health Sciences employee is injured at work, he/she must inform their supervisor immediately. The supervisor must complete the Employer's First Report of Accidental Injury Form using the Rutgers Environmental Health and Safety's (REHS) Online Accident Reporting System: myrehs.rutgers.edu.

The system requires a NetID for access. The first page must be completed by the end of the employee's work shift. The remaining pages must be completed as part of the accident investigation within five working days of the date of the accident. Once the first page is completed a copy will be sent electronically to Risk Management and Insurance, Occupational Health, and REHS.

~~All Rutgers New Brunswick employees injured while on duty must report to the Occupational Health Department located at:~~

~~Hurtado Health Center
11 Bishop Place
New Brunswick, NJ
(848) 932-8254~~

~~All Rutgers Camden employees injured while on duty must report to the University Health Center located at:~~

~~University Health Center
429 Cooper Street
Camden, NJ
(856) 225-6005~~

All Rutgers Newark employees injured while on duty should call the Occupational Health Department in New Brunswick in order to obtain authorized medical care:

Hurtado Health Center
11 Bishop Place
New Brunswick, NJ

All Rutgers Biomedical and Health Sciences (legacy UMDNJ) employees in Newark, New Brunswick/Piscataway, and Stratford/Camden must contact Healthcare Risk & Claims Management-RBHS ~~Risk Management and Insurance~~, Room 1407-1313 Administration Complex (973) 972-6277 in order to obtain authorized medical care. The supervisor must still complete the Employer's First Report of Injury form located on the REHS Accident Reporting Database, same as above.

Other than as provided for below, all treatment of work-related injuries must be provided by or arranged through a University-authorized physician.

In the event of a medical emergency, off-campus injury, or when ~~the Occupational Health/University Health Centers are~~ and Healthcare Risk & Claims Management-RBHS are closed, the employee should seek treatment at either University Hospital in Newark, Robert Wood Johnson University Hospital in New Brunswick, or Cooper Hospital in Camden. In the case of admission to a hospital, Occupational Health Department in New Brunswick or Healthcare Risk & Claims Management-RBHS (if an RBHS related claim) should be notified as soon as possible. After discharge from the Emergency Room (ER) or hospital, all follow-up treatment must be coordinated and directed by ~~the Occupational Health Department in New Brunswick or Healthcare Risk & Claims Management-RBHS~~ (if an RBHS related claim) Risk Management and Insurance who will refer the injured employee for any subsequent treatment. In these instances, the University will pay all charges. It should be noted that an employee who elects to seek medical treatment with his/her own choice of physician will be responsible for all of those related expenses as well as use of personal time for any loss of time from work.

In the event of a serious or life-threatening injury, call Rutgers Environmental Health and Safety (REHS) immediately to report the circumstances of the accident.

REHS - (848) 445-2550

~~Rutgers New Brunswick/Piscataway (848) 445-2550~~

~~Rutgers Health Services in Newark/Scotch Plains (973) 972-4812~~

~~Rutgers Newark (973) 353-5131~~

~~Rutgers Camden and Southern Satellites (856) 225-6327~~

34. Benefits During Periods of Temporary Total Disability-

Rutgers Employees:

For Rutgers employees who are ~~When an employee is~~ injured in the course of their his/her employment and is kept out of work by a University-authorized physician, the University, in order to minimize the financial loss to the employee, will supplement the statutory benefits by continuing to pay the employee's full salary for a period of up to 13 weeks. This will be noted as ~~"1" (Absence Due to Work-Related Injury)~~ on the employee's Staff Absence Record.

This benefit does **not** apply to (1) academic appointees; (2) building trade union members; (3) temporary/casual employees; (4) part-time employees (including Type 4) with no benefit package; or (5) Rutgers Biomedical and Health Sciences (RBHS) employees.

If, at the end of the thirteen-week period, the University-authorized physician determines a Rutgers employee is still unable to return to work, the employee will be paid Workers Compensation Temporary Total Disability (TTD) Benefits by the University's Claims Administrator, at a rate of 70% of the gross weekly wage up to the

State maximum, calculated on salary earned on the date of the injury. This will be recorded as Absence Due to Job Injury (SB) on the employee's Staff Absence Record. ~~The employee will be put on a leave without salary due to a work related injury and will be noted as "W" (Absence due to job injury – statutory benefits) on the employee's Staff Absence Record.~~

The employee must contact OneSource@rutgers.edu ~~Financial Data Control~~ to continue to pay any optional benefits he/she had selected; i.e., health insurance, dental, supplemental life insurance, etc.

The determination as to whether an injury is compensable is made by the Department of Risk Management and Insurance and the University's Third-Party Administrator for Workers Compensation, in consultation with Occupational Health or the authorized treating physician. Absence Due to Job Injury or Workers Comp-70 SLI -Injury time ~~(see Staff Absence Record card to determine whether to record such time as I or as W)~~ may not be recorded on the record card without approval of the Department of Risk Management and Insurance.

The time lost from work due to a compensable injury or illness approved by the Department of Risk Management and Insurance should be recorded to the full day as ~~I or W~~ Absence Due to Job Injury from the day after the injury occurred. In order to avoid loss of salary while awaiting approval, the Staff Absence Record Card may be marked Sick, Vacation, or Administrative Leave, temporarily, until such time as approval is granted.

RBHS Employees:

RBHS Employees who are injured in the course of their employment and kept out of work by a University-authorized physician, lost time benefits are as follows:

- 1) Employees are placed out on WC-SLI (Sick Leave Injury with 70% wage replacement) starting from day 1 of their injury date.
- 2) This WC-SLI benefit lasts for up to 1 year of physician-authorized lost time due to that work-related injury.
- 3) After 1 year, employees are placed on workers compensation benefits by the University's Claim Administrator, at a rate of 70% of the gross weekly wage up to the State maximum, calculated on salary earned on the date of injury. This benefit does not apply to casual employees and student employees who are not paying into the fringe benefit program Temporary Total Disability (TTD) and are paid wage replacement according to state Workers Compensation Statute. -

For any occupational injury claims (injuries or illnesses due to chronic exposures in the workplace), RBHS employees do not receive WC-SLI time, and are placed directly on Temporary Total Disability (TTD) after the 8th day following their injury date.

It should be noted, for the period while on ~~I or W~~ Absence Due to Job Injury (SB) or Workers Comp-70 SLI, the employee continues to accrue both vacation and sick time. The Payroll Department will record and exclude the statutory benefit from wages reported as subject to income tax.

When possible and where available, scheduling physical therapy appointments must be made before or after the employee's normal working hours. Physical therapy scheduled during work hours must be charged to Vacation, Ppersonal Holiday, Aadministrative Leave, or LLeave Wwithout Salarypay.

RBHS employees who attend physical therapy during normal work hours will charge this time to Workers Compensation time (WC) on their time sheet.

45. Alternate Duty. Following an examination by the University Occupational Health or other authorized treating physician, the employee may be (1) returned to full duty; (2) sent home; or (3) returned to work with specific restrictions of work duties. If an employee is returned to work with any restrictions, the employee shall be advised of these limitations by the treating physician. The restrictions and the duration of the restrictions shall also be communicated to the employee's supervisor via written documentation from the Occupational Health Physician or other authorized treating physician. The supervisor shall review the restrictions and consider the duties which the injured or ill employee usually performs. If, in the judgment of the supervisor, an employee is capable of performing his/her normal duties, or alternate duties in the department, within the limitations set by the treating physician, the supervisor shall assign the employee an alternate work assignment which allows the employee to continue or resume working. If the treating physician releases the employee to return to work either with or without restrictions (and the supervisor can accommodate these restrictions), but the employee elects to be absent from work, the employee ~~may~~ shall be permitted to stay home or "use" leave. However, the time lost must be charged to ~~Leave w/Without pay~~ Salary, or the injured employee may elect to charge available Administrative Leave, Personal Holidays, or accrued Vacation ~~Leave~~. Accrued sick time may not be charged. The employee may also elect to charge Federal Family and Medical Leave Without Salary (FMLA-Medical w/o Salary) during this absence.

C. Report of Motor Vehicle Accident or Damage

1. Purpose. The University maintains liability insurance covering all University-owned or leased motor vehicles. In addition, the University maintains a self-insured physical damage program to provide funding for the cost of repairing or replacing vehicles that have been damaged or stolen.
2. Authorized Drivers. Authorized drivers of University vehicles are those faculty, staff, or students that possess a valid driver's license, have had two (2) years driving experience, successfully completed the Rutgers Defensive Driving Course and ~~have passed an eye examination~~. The University offers the defensive driving course and ~~eye examination~~ through its Department of Emergency Services. Please refer to University Regulation Policy 20.1.6:— Vehicle Use.
3. Accident Reports. Any authorized driver of a University-owned or leased vehicle that is involved in a motor vehicle accident or whose University vehicle has sustained physical damage is required to notify their supervisor. The supervisor must complete the Department of Risk Management and Insurance a Motor Vehicle Accident Loss Notice and the Managers Motor Vehicle Accident Interview Report using the Online Accident Reporting Database (~~myrehs.rutgers.edu~~), which requires a NetID. These forms must be completed by the end of the work shift, with completed copies sent electronically to Risk Management and Insurance as well as REHS.
4. Police Authorities. It is required that local law enforcement authorities be called to the scene of any motor vehicle accident involving a University-owned or leased vehicle.
5. Stolen Vehicle. Any University-owned or leased vehicle that has been stolen must immediately be reported to local law enforcement authorities and the Department of Risk Management and Insurance.
6. Vehicle Repairs. Prior to effecting repairs, the department is required to submit two (2) damage estimates from reputable collision repair shops to the Department of Risk Management and Insurance. The Department of Risk Management and Insurance can assist in referring a department to a reputable collision repair shop. Timely reporting of physical damage incidents is required in order to be eligible for payment of repairs. All

repairs must be authorized by the Department of Risk Management and Insurance in order to be eligible for payment.

7. Use of Personal Vehicles. Please refer to the University Policy Library manual for ~~regulations~~ policies applicable for the use of personal vehicles in connection with University business.

It is the responsibility of the driver of a personal vehicle, involved in a motor vehicle accident while on University business, to report the accident to their motor vehicle insurance company inasmuch as their liability insurance is primary coverage and the University's motor vehicle liability insurance is excess or secondary. In addition, the Department of Risk Management and Insurance must be notified and the supervisor must complete the Motor Vehicle Accident Notice and a Managers Motor Vehicle Accident Interview Report using the Online Accident Reporting System at myrehs@rutgers.edu.

The University provides no reimbursement for any physical damage to personal vehicles used in connection with University business.

The University is not responsible for any motor vehicle tickets, summons, parking tickets, civil, or criminal penalties relating to the operation of a personal or University owned or leased vehicle or motorized conveyance.

D. Reporting Theft or Property Damage to University Property-

1. Purpose. It is essential that a prompt report be made to the University Police for any theft of funds or any loss of or damage to University property.
2. Theft of Money. Risk Management and Insurance will not reimburse any department or person for theft of (or missing) petty cash funds.
3. Theft or Damage to University Property. In the case of theft of portable property, immediate telephone calls should be made to the University Police, Department of Risk Management and Insurance, and the department business managers. In addition, a Missing Property or Damage to University Equipment Theft Form must be completed and sent to the Department of Risk Management and Insurance at RMI@finance.rutgers.edu accompanied by copies of original purchase orders or invoices for the stolen property.

In most instances there is no commercial insurance available to cover theft of portable equipment. The Department of Risk Management and Insurance administers a self-insurance program to provide limited funding to assist departments in obtaining replacement of stolen University equipment. For theft losses such limited reimbursement is conditional on the department establishing that it had provided reasonable security measures to prevent theft (such as security cables or bolting ~~typewriters and other~~ portable equipment where possible, maintaining secure locks on rooms and on cabinets containing equipment). Satisfactory security also includes a reasonable inventory control system of portable equipment in order that its loss may be recognized immediately by the person responsible for checking such equipment in and out.

In the event of damage to University property or buildings caused by fire, windstorm, water, or vandalism and other causes the Missing Property or Damage to University Equipment Theft Form should also be used to report such damage. Under certain conditions losses of this nature are reimbursable from the Department of Risk Management and Insurance. Any questions concerning the application of this policy should be directed to the Department of Risk Management and Insurance.

4. Responsibility for Protection of University Assets. All faculty and staff are charged with the responsibility to assist in protecting the funds and property of the University. This requires constant attention to see that doors and windows are locked, cabinets and desks are locked where appropriate, and that unauthorized persons in private or restricted areas are challenged.
5. Loss of Personal Property. Employees, students, and members of the public are responsible for their own personal property at all times.

There is no reimbursement, provided by the University, for the loss or damage to ~~an~~ ~~employee's~~ personal effects (i.e. money, books, decorations, clothing, or other personal items that are kept in offices, desks, dorm rooms, housing, or vehicles either on University premises or while traveling on University business.

In order to protect against the financial impact of the loss of personal effects, employees are urged to maintain a Homeowners or Tenants Insurance policy, or specific property insurance to cover such risk of loss. Students living in University housing are encouraged to obtain renter's insurance.

E. Insurance Coverage Procurement-

In order to most efficiently protect the University against exposures to risk in a cost-effective manner and with consistent, non-overlapping coverage, the responsibility for the procurement and management of the University's various insurance programs is centralized in the Department of Risk Management and Insurance. In order to minimize the cost of the University's insurance programs, all procurement of insurance coverage intended to insure the University and/or any of its employees, agents, volunteers, or other constituents must have the written approval of an authorized official in the Department of Risk Management and Insurance. Insurance purchases made outside the scope and terms of this policy, or without the written approval of the Department of Risk Management and Insurance, will not be payable by the University.

F. Other-

Consult the Department of Risk Management and Insurance website if assistance is needed with indemnification sections of contracts, event waivers, certificates of insurance, or vehicle insurance cards.