FACULTY & STAFF

Blink: Information for UC San Diego Faculty and Staff

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Insurance: Automatic Coverage

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Learn about the liability insurance programs automatically covering all UC San Diego departments.

The insurance programs below are **automatically** in place for all departments. No enrollment forms are necessary.

Review these automatic liability insurance programs—including their limitations and exclusions—to determine if your department needs additional coverage to protect against loss.

Read <u>Does Your Department Have Adequate Insurance Coverage?</u> for more information

Collapse all

Basic property

Coverage for loss or damage of the university's buildings and property.

 Read <u>Basic Property Insurance</u> for a description of coverage, deductibles, and claims submission.

Related resources:

- How to File a Fire or Flood Claim
- How to Report Theft, Loss, or Damage to Property

Crime

Coverage for:

- Employee dishonesty
- Forgery or alteration
- Theft
- Disappearance and destruction
- Robbery and safe burglary

Domestic transit

En route coverage for property being shipped to or from the university. Coverage is effective only within the United States (not including Alaska and Hawaii) and Canada.

Read <u>Shipping: Transit Insurance</u> for detailed information.

For coverage to Alaska and Hawaii (foreign transit), see **By-Request Coverage**.

General liability

Coverage for claims made against the university by members of the public or organizations who allege they have suffered injury or property damage.

For personal vehicle collisions on university business, this policy is secondary to the vehicle owner's personal liability policy.

Related resources:

- Personal Vehicle Usage for UCSD Business
- BUS-81 (PDF), Insurance Programs

Medical professional and hospital liability

Coverage for malpractice claims brought against the university's medical professionals (including students). Coverage for claims arising from the operation of the UCSD Medical Center and Student Health Center.

Related resources:

• BUS-81 (PDF), Insurance Programs

Collapse all

For more information, contact **EH&S Risk Management**, (858) 534-2454.

When a loss occurs, notify <u>EH&S Risk Management</u>, (858) 534-3820, immediately to promptly initiate the insurance investigation and claim process. Use pager number (858) 583-3302 for emergencies only. Take a picture if a camera is available.

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See also

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Have Adequate
Insurance Coverage?

Risk Management
Training

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