**Insurance and Risk Management**

**Vice-Principal (Finance & Administration)**

Standard Operating Procedure: **Fire/Smoke Damage Insurance Claim**

Effective Date: **January 1, 2021**

**Introduction and Purpose:**

Property losses from fire or smoke can start from countless, seemingly minor, acts or issues, and result in catastrophic consequences. Furthermore, not all sources come from within an internal environment. Once ignited, fires spread quickly from one area to another resulting in extensive damage to university buildings, contents and equipment. Costs associated with a fire or smoke incident are elevated with the requirement of specialized equipment such as air scrubbers or surface cleaners in order to keep occupancy in unaffected areas of a building. As such, it is necessary to establish regular and consistent operating procedures to inform and instruct faculty, staff and students regarding the proper handling of an insurance claim relating for fire or smoke damage.

**Scope:**

All incidents involving damage to university owned buildings, contents, and equipment from the peril of fire or smoke.

**Stakeholder Responsibilities:**

In the Case of Fire or Smoke

* Attempt to extinguish the fire only if you can do so safely.
* Close the door as you leave the room. Pull the nearest fire alarm (located at any exit).
* Evacuate the building. DO NOT use elevators. Proceed to an assembly area across the street and away from the building.
* Report all fires, no matter how small, to the University Emergency Report Centre (ERC), 613 533-36111, including the smell of smoke of undetermined origin.

Claimant

* When the 'All Clear' signal is given, re-enter the building through the main entrance.
* Do not disturb or enter the room where the fire occurred without first contacting Queen’s Fire Safety Coordinator (FSC). Can be contacted though Environmental Health and Safety (EHS) 613-533-2999 or through the ERC. If an investigation is required provide assistance to the FSC as required.
* At the direction of the FSC, assess owned area for damage to property as a result of the incident. Note – damage could be the result of any extinguishing agent.
* Complete Incident Report as posted on the Insurance and Risk Management (IRM) website (insert link here) and contact IRM (613 533-2005 or insurance@queensu.ca) for advice on information gathering to properly assess items to be repaired or replaced.
* In some cases, it may be necessary to arrange an inspection of damaged equipment to determine if the item will be repaired or replaced.
* Upon approval by IRM, complete remediation or replacement of damaged items and provide proof of payment and account chartfield information for reimbursement.

Queen’s Emergency Report Centre (ERC)

* Receive notification of ongoing incident and contact local authorities if necessary, as well as the FSC.
* If incident is likely to involve property damage or require third party remediation, email IRM Office to notify of incident.
* Complete security report including account of scene, documentation, and pictures.
* Conduct post-damage spot checks if requested by IRM.
* Close report in iTrack system.

PPS - FIXIT/Area Manager/Custodial Services

* Receive notification from ERC regarding ongoing incident.
* Do not disturb or enter the room where the fire occurred without first contacting the FSC. Can be contacted though EHS 613-533-2999 or through ERC after hours. If an investigation is required provide assistance to the FSC as required.
* If required, make area safe (electrical), under the guidance of the FSC.
* If the incident is likely to involve extensive property damage or require third party remediation, contact IRM Office with incident details.
* Work with IRM if third party remediation assistance is required.
* Do not remove or destroy potential cause of damage (until permitted by IRM) as this could be valuable in subrogation efforts.

Insurance & Risk Management (IRM)

* Receive information regarding ongoing incident from Claimant, ERC, FIXIT or iTrack system.
* Assess scene at earliest opportunity to review cause, property, and contents damage.
* Work with FSC and Hazardous Waste/Industrial Hygiene Technician in Environmental Health and Safety (EH&S) to assess damage and required remediation efforts.
* Confirm with PPS/EHS if Third Party Remediator (TPR) assistance is necessary. Contact TPR if required.
* If damage involves any construction project, contact Project Manager – Design and Construction Team to discuss remediation process/schedule
* Contact and submit claim information to insurer if damage is expected to exceed deductible. Once Claims Adjuster assigned, arrange Adjuster visit to view damage and to discuss and approve remediation.
* Work with PPS/TPR/Design and Construction Project Manager to oversee/organize remediation efforts.
* Work with Claimant to oversee/approve contents/equipment repair or replacement.
* Submit all information and documentation to Adjuster to report and request reimbursement.
* Provide update to Executive Director, Risk and Safety Service (or designate) throughout claims process.
* Receive reimbursement funds from insurer and disperse accordingly.

Environmental Health and Safety – Fire Safety Coordinator & Hazardous Waste/Industrial Hygiene Technician (EH&S)

* Assess fire or smoke damage and recommend remediation requirements.
* If an ongoing investigation is required, change door locks to allow access to authorized personnel only.
* Assess water damage and provide drying out requirements (from any fire extinguishing agent).
* Revisit location on several occasions to assess out progress and report to IRM on findings or additional requirements.

Kingston Fire and Rescue (KFR)

* Respond to triggered fire alarm incident
* Maintain jurisdiction of affected space until turned over to FSC or Campus Security and Emergency Services.

Design and Construction

* For incidents involving any construction project, meet with IRM and any other involved stakeholder to discuss remediation process and schedule.
* Continue to meet until final walk-through of incident site.

Insurer

* Contacted by IRM if loss likely to surpass deductible. Assign Adjuster and request claims report prior to dispersing reimbursement funds.
* Remit funds and close claim.

Adjuster

* Assigned by insurer. Attend incident scene and approve remediation efforts.
* Provide support and advice throughout claims process.
* Review all documentation and complete report to insurer.

Third Party Remediator (FOS)

* Assist with remediation of property damage.
* Submit plan to IRM to discuss with claimant for approval prior to start of work.
* Work with IRM/PPS/Claimant to arrange access and scheduling of remediation work.
* Attend final walkthrough with Claimant and IRM.
* Submit invoice to IRM.