**Insurance and Risk Management**

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

Standard Operating Procedure: **Water Damage Insurance Claim**

Effective Date: **January 1, 2021**

**Introduction and Purpose:**

Property losses from water damage can occur from a variety of sources, including excess rain events, failed infrastructure, or human error. The complexity and nature of university property creates a need for timely reporting in an effort to help reduce severity of damage. 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 such an insurance claim relating to water damage.

**Scope:**

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

**Stakeholder Responsibilities:**

Claimant

* Upon discovery of incident, depending on the day and time, contact either FIXIT or the Emergency Reporting Centre:
  + Monday to Friday, 8am – 4pm, contact FIXIT/PPS (613 533-6757).
  + All other times, Queen’s Emergency Report Centre (ERC) (613 533-6080 for non-emergency)
* If possible, and only if safe to do so, take immediate action to stop the ingress of water. If standing water exists, investigate for the presence of electrical outlets or wiring that may be underwater. If unsure, do not proceed and safely await until relieved by a qualified individual. Assess any exposed equipment or contents and if safe, move out of path of water to avoid damage. Eg. Move equipment out of the path of leaking water from above.
* After the ingress of water has been stopped and initial clean up complete, assess affected area to determine extent of damage to equipment and contents.
* 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](mailto: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 Insurance and Risk Management for reimbursement.

Queen’s Emergency Report Centre

* Receive afterhours notification of ongoing incident. Begin PPS/Contractor call-out Process to dispatch necessary trades.
* If incident is likely to involve property damage or require third party remediation, email or phone 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.
* Complete report in iTrack system and assign to “Insurance”.

PPS - FIXIT/Area Manager/Custodial Services

* Receive notification from Claimant or ERC regarding ongoing incident in order to dispatch necessary trades.
* If the incident is likely to involve extensive property damage or require third party remediation, contact IRM Office with incident details.
* Address issue/stop water ingress and complete initial clean up. Confirm 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

* Receive information regarding ongoing incident from Claimant, ERC, FIXIT or iTrack system.
* Assess scene at earliest opportunity to review cause, property, and contents damage.
* Contact Hazardous Waste/Industrial Hygiene Technician in Environmental Health and Safety (EH&S) to make them aware of the presence of water. Request their presence to assess damage and required drying out measures.
* Confirm with PPS/EH&S 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 - Hazardous Waste/Industrial Hygiene Technician

* Assess water damage and provide drying out requirements.
* Revisit location on several occasions to assess drying out progress and report to IRM on findings or additional requirements.

Design and Construction

* For incidents involving any construction project, meet with Insurance and Risk Manager 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 drying out and/or 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.