

West Virginia University Insurance Coverage Summary

West Virginia University (WVU) is insured through the State Board of Risk and Insurance Management (BRIM), in Charleston, West Virginia. The following is a general overview of the coverage as it applies to employees of WVU.

This is only an overview. The actual policies should be consulted for specific coverage interpretations.

Liability Coverage

WVU is insured through the State liability insurance policies, which provide coverage for comprehensive general liability; personal injury liability; professional liability; and wrongful act liability. Coverage extends to a faculty member, employee, student teacher, or volunteer worker of WVU, while acting within the scope of their duties. A faculty member or employee injured on the job while acting within the scope of their duties must contact the WVU Human Resources Medical Management office to file a workers compensation claim.

Automobile Coverage

The State automobile policy protects WVU against liability resulting from the negligent operation of a vehicle owned by, hired by, or borrowed by WVU that causes bodily injury or property damage to a third party.

When an employee uses his/her personal vehicle on WVU business, the State auto liability insurance coverage will apply in excess of the individual's personal auto liability insurance coverage. This means that the employee's personal auto liability insurance policy will respond first up to the limits of that policy.

The State auto insurance policy does not provide physical damage coverage for damage to the employee's personal auto driven on WVU business. The State auto insurance policy carries a \$1,000 deductible per occurrence for damage to State vehicles. The first \$1,000 of damage to any State vehicle must be paid by the department responsible for the operation of the vehicle.

The State auto insurance policy does not provide medical payments (expense) coverage. WVU employees injured in an "on the job" auto accident must file a workers compensation claim with the WVU Human Resources Medical Management office. Non-employee passengers of a WVU State vehicle must address the resulting medical expenses through their employer's workers compensation coverage (if they are on the job) or through personal health insurance.

Property Insurance Coverage

Buildings and business personal property (contents) belonging to WVU are insured under the State property insurance policy. Claims submitted under this policy are subject to a \$1,000 deductible per occurrence. Personal property belonging to faculty or staff that is damaged or stolen from a WVU location (office, classroom, etc.) or from a vehicle, should submit this claim to their personal property (homeowners or renters?) insurance provider for reimbursement.

Special Exhibits

Property on loan to WVU for purposes of exhibition is insured under the State property insurance policy. For each exhibit, an itemized list must be prepared. Items with values over \$1,000 each must be accompanied by a commercial appraisal. This itemized list and each appraisal must be submitted to Risk Management prior the starting date for the exhibit.

Workers Compensation

Faculty and staff on the WVU payroll that are injured "on the job" must file a workers compensation claim, through their department, with the WVU Human Resources Medical Management office.

This summary does not address all insurance questions or situations. For specific questions regarding property, liability, and automobile insurance coverage, please contact Risk Management at 304-293-5711 x 2218, via email at mike.gansor@mail.wvu.edu, or via campus or US mail at P.O. Box 6024, Morgantown, WV 26506-6024.