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Risk Management

About Risk Management

Risk Management Services assists the operating units and staff of the university to protect against or mitigate losses to the people, facilities, and other assets of the campus community. Risk Management's functions include:

- The identification and analysis of risk or assessment of loss potential
- Elimination or minimization of risk
- Implementation of loss funding/risk financing/insurance programs
- Claims control and litigation management

Read more about Risk Management Services...

Contact Us

Risk Mangement Services

Phone: (734) 764-2200
Fax: (734) 763-2043
Email: RiskMgmt.General@umich.edu

Work Connections Employee-Centered Illness & Injury Program

Phone: (734) 615-0643
Toll Free: (877) 869-5266
Fax: (734) 936-1913
Email: Work.Connections@umich.edu
Website: http://workconnections.umich.edu

Children on Campus

Phone: (734) 764-2200
Toll Free: (877) 869-5266
Fax: (734) 763-2043
Email: RiskMgmt.General@umich.edu
Website: http://childrenoncampus.umich.edu

Visit the Risk Management or WorkConnections offices

Forms

COMING SOON! A NEW WAY TO REPORT CLAIMS!

Risk Management Services will be eliminating the need to complete the current claim reporting forms for submission via fax or email. We are rolling out a new simple, easy-to-use web form for quick, online reporting of all claim types. **Visit our website again in January 2015,** for more information, along with the link to the form.

- Driver's Report of Vehicle Damage or Public Incident
- Verification of Insurance Coverage for Non-University Driver
- Proof of Loss
- Injury Report for Non-Employees
- Report of Loss IT Security Incident

Mission statement

The mission of Risk Management is to minimize the adverse effects of loss due to accidents or other unforeseen events which may be inflicted upon the physical and human assets of the University of Michigan.

Commitment to service

Risk Management strives to provide financial protection and support services to all departments, faculty, staff, students, patients and visitors. The success of the department in fulfilling its responsibilities requires close coordination with, and cooperation from, the total university community for identification of

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potential risks and prompt notification of claims for losses sustained.

Coverage Topics

Coverages described in this website do not extend to personal property or activities not associated with University of Michigan business.

- Errors and Omissions
- Alcohol and Liquor
- Automobiles
- Contracts
- Cyber Risk
- Fine Arts
- General Liability
- Medical Professionals
- Pollution
- Property and Theft
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About Risk Management Services

Risk Management Services assists the university's operating units, faculty, and staff with managing and balancing risk created by programs and activities. We provide resources, counseling, training, and insurance designed to protect against or mitigate losses to the people, facilities, and other assets of the campus community.

Risk Management Funtions

- **Identification and analysis of risk and assessment of loss potential**
  This requires obtaining information from various units within the university and determining the possible losses and what protections need to be put in place.
- **Eliminating or minimizing risks**
  Risk Management works with departments to implement loss prevention and safety programs, other mechanisms for risk avoidance or ways in which risk can be transferred to other parties.
- **Implementing loss funding and risk financing mechanisms**
  Once the potential losses are ascertained, Risk Management evaluates the costs which would be incurred in order to provide restoration for damages sustained and evaluates funding options to ensure the availability of funds.
- **Claims control and litigation management**
  Once damages have been sustained, Risk Management is responsible for providing restoration in a cost-effective manner and managing litigation that may arise. Risk Management also controls costs by obtaining restitution from legally responsible parties.
- **Additional Information and Assistance**
  Please see the subject matter pages at the left or contact us for more information.

Commitment to Service

Risk Management strives to provide financial protection and support services to all departments, faculty, staff, students, patients, and visitors. The success of the department in fulfilling its responsibilities requires close coordination with, and cooperation from, the total university community for identification of potential risks and prompt notification of claims for losses sustained.

Coverages described in this website do not extend to personal property or activities not associated with University of Michigan business.

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Alcohol and Liquor Liability Insurance Coverage

Coverage extends to liability associated with the service and/or consumption of alcohol on university property. Liquor liability coverage is provided for a number of licensed university locations

- The University Club
- Michigan League
- Michigan Union
- Business School Executive Residence
- Inglis House
- Oxford Conference Center
- Pierpont Commons
- Flint Campus University Center

University-Sponsored Events where Alcohol is Served

University-sponsored events involving alcohol are restricted to "host" gatherings where liquor is served, not sold. Host liquor liability must be declared on the certificate of liability insurance for events where alcohol is served. For more information, refer to the University guidelines on Serving Alcoholic Beverages at Events on University of Michigan Campuses.

A 24 Hour Liquor License must be arranged through the Office of the Associate Vice President for Facilities and Operations for receptions serving beer or wine.

Non-University Events where Alcohol is Served

Outside groups may be unfamiliar with the purchase of insurance. The group should select the insurance program that best fits its needs while meeting the minimum insurance requirements for the rental of a university building or space. Risk Management cannot make recommendations and the contact person for the outside group should be directed to a local insurance agent or broker. In some cases, an individual's homeowner's insurance policy may be endorsed to cover an event. As an added option, insurance may be available through the University Risk Management Insurance Association (URMIA) Tenants and Users Liability Insurance Policy.

Notify the Department of Public Safety of Events Where Alcohol will be Served

The Department of Public Safety must be notified of **any** event where liquor will be served. Additional notification procedures apply to functions involving University Hospitals.

For further questions, please call Risk Management Services at (734) 764-2200 or send an email to RiskMgmt.General@umich.edu.

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Automobile Insurance Coverage

University Owned Vehicles | Rental Vehicles | Personal Vehicles | Driver Responsibilities | Vehicle Accident Reporting

Insurance coverage is not automatic. Risk Management Services must be notified when vehicles are obtained. Any and all necessary certificates, proof of insurance, and vehicle registration can be obtained through Risk Management Services.

For vehicles leased through Parking and Transportation Services, coverage is automatic.

The use of 12 or 15 passenger vans is prohibited.

For further questions not referenced on this site, please call (734) 764-2200 or send an email to RiskMgmt.General@umich.edu.

University Owned Vehicles

Auto Liability
Automobile Liability covers defense costs and payment of claims for all university vehicles and authorized drivers for claims of negligence which result in injury or damage to the property of others.

Personal Injury Protection (PIP)
Personal Injury Protection (PIP) provides for reasonably necessary products, services and accommodations for an injured person's care, recovery or rehabilitation. Wage loss benefits are coordinated with Workers' Compensation benefits or other wage continuation benefits which may be paid for by the university.

Physical Damage
Physical damage (collision or comprehensive) insurance covers damage to university vehicles, subject to a $250 deductible if the university driver is at fault.

Rental Vehicles

- Employees are encouraged to use National Car Rental. As part of a Big Ten Agreement, auto liability coverage and coverage for damage to the rental vehicle is provided at no extra charge. Search for "rental car" on this page: http://www.finance.umich.edu/procurement/howtobuy/universitycontracts.
- There is no need to purchase liability and collision coverage from the rental agency when traveling in the United States or Canada.
- The university's auto liability coverage is excess of any other valid coverage.

Personal Vehicles

- Individuals using privately owned vehicles on university business are responsible for obtaining adequate insurance to cover physical damages and their legal responsibility.
- The University's automobile liability coverage is excess of the owner's personal coverage. The university does not carry physical damage (collision) insurance on privately owned vehicles.

Driver Responsibilities

- A person driving a university-owned vehicle must have a valid, unrestricted U.S. driver's license, with proper class and endorsements listed for the vehicle(s) to be operated and must have a satisfactory driving record.
- Enforcement of these requirements rests with the Dean, Director or Department Head.
- Drivers of university vehicles are expected to observe all posted speed limits and to operate the vehicles in accordance with applicable laws and state regulations.
- Drivers and all passengers must wear safety belts.

Vehicle Accident Reporting

- All accidents **on campus** must be reported to the Department of Public Safety, Hospital Security or the Campus Safety Office (Dearborn and Flint).
- All accidents **off campus** must be reported to the local law enforcement agency.
- If there is personal injury, Risk Management Services must be contacted immediately.
- A Driver's Report of Vehicle Damage form must be completed and forwarded to Parking and Transportation Services.
- If a non-university vehicle is involved in a collision, the Verification of Insurance Coverage of Non-University Driver form should be completed and forwarded to Risk Management Services
- Any other documentation (estimates, pictures, police reports, etc.) must be forwarded to Risk Management Services

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Risk Management Services.

- Repairs to university vehicles may be completed by Parking and Transportation Services. If this is not feasible, two estimates of repair must be provided to Risk Management Services prior to authorization for repair.

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Certificates of Insurance

Certificates or proofs of insurance are provided by Risk Management Services.

To obtain evidence of insurance, a written request and a copy of the contract, if applicable, must be sent to Risk Management Services. The information required is:

- To whom the certificate is to be issued.
- A description of the activity for which the certificate is needed, including purpose, location and time period.
- The type of insurance for which proof is required.
- Medical Professional Liability (Non-university locations) requires prior written approval of the director or department chair.
- If proof of coverage with claims history is required for Medical Professional Liability, contact UMHS Risk Management at (734) 763-5456 to submit a request.

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Confidential Tip Line

Risk Management Services works with the Department of Public Safety to fund a program designed to encourage the assistance of the public with controlling losses to university assets resulting from criminal activity. This program provides cash rewards for information leading to the prevention of loss to university assets due to illegal acts. Information can be reported anonymously and rewards are confidential.

Anonymous tips should be made to the Department of Public Safety.

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Contractual Liability Insurance Coverage

Contractual Liability Insurance covers defense and payment of claims associated with a fully-executed contract. All contracts must be pre-approved by either the Office of the General Counsel, Medical Center Attorneys' Office or the Director of Procurement Services.

Limits of Liability

$1M/$3M

Contract Review

Risk Management Services must review all contracts, indemnification and hold harmless agreements. This review is coordinated with other university departments that may need to review the contract (Office of the General Counsel, Procurement Services, Occupational Safety and Environmental Health).

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Cyber Risk Insurance Coverage

Note: Coverage does not extend to personal property of employees, visitors or students.

Even with the best security and compliance practices in place, IT security incidents will still happen. This coverage is available to university units and departments to recover financial costs incurred as a result of lost or stolen data, violation of privacy laws, intellectual property infringement and social media risk.

Coverage extends to:

- Business interruption
- Data Recovery
- Cyber Extortion
- Media Content privacy violations
- Crisis management
- Notification/credit monitoring
- Liability for damages to third parties

Coverage for IT security incidents begins at the first dollar of claimable expense or loss.

Claim Reporting

Units are required to report potentially serious incidents immediately (within 24 hours) to Information and Technology Services (ITS) in accordance with the university's Incident Reporting Policy (SPG 601.25).

Although units are required to report only serious incidents to IIA, low- and medium-severity incidents should be reported in instances where there are possibly recoverable losses.

- IIA will follow its standard protocol to manage the incident response, address security concerns, and recommend appropriate remediation per applicable incident response procedures. In addition, IIA will:
  - Notify Risk Management Services immediately upon report of a potentially covered incident including the following information as applicable:
    - All reasonably obtainable information with respect to time, place, nature and circumstances. In instances where there are multiple incidents (e.g., compromised accounts) all with the same origin or source, it is the responsibility of the unit to aggregate the incidents into one incident report.
- All demands, summonses, notices or other papers filed by a court, administrative agency or investigative body should be provided concurrently to the Office of the General Counsel and Risk Management Services.
- The reporting unit is responsible for tracking and reporting the applicable dollar amounts for a claim on the Proof of Loss form.
- RMS will process the claim, and act as a liaison between the affected university departments and the insurance company. IIA will receive the final disposition related to each claim.

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Educators Legal Liability Insurance Coverage (Faculty, Staff, and Administrators Errors and Omissions)

Also known as *Directors and Officers Liability,* this insurance covers defense costs and payment of claims against the university, faculty, staff member, manager, officer, director, or Regent for any alleged error, misstatement, misleading statement, act, omission, neglect or breach of duty arising while acting in good faith during the performance of their assigned duties. Coverage also extends to those acting in good faith serving on boards approved in advance by the university.

Coverage is provided on a claims-made basis.

For further questions, please call Risk Management Services at (734) 764-2200 or send an email to RiskMgmt.General@umich.edu.

Indemnification Policy

A request for indemnification must be submitted by the faculty or staff member to the Office of the General Counsel for review by the Executive Vice President and Chief Financial Officer or Provost.

Refer to Standard Practice Guide 601.09 Defense and Indemnification for instructions.

Claim Reporting

A faculty or staff member who receives a claim or notice of complaint about alleged wrongdoing must notify the Office of the General Counsel immediately. Please contact Risk Management Services if you are unclear about whom to contact or how to proceed.

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Frequently Asked Questions

1. **How does the university provide me with insurance coverage for allegations of wrongful acts related to my work?**

   You are insured for claims made against you personally for any loss or damage resulting from your university sponsored activities, except for any loss or damage resulting from any willful misconduct or illegal activities. Coverage provides for payment of all costs, including defense costs, for which covered persons or departments become legally obligated to pay.

2. **Are volunteers covered for allegations of wrongful acts?**

   The university's insurance provides liability coverage for volunteers while performing authorized services on behalf of the university, except for any loss or damage resulting from any willful misconduct or illegal activities. Coverage provides for payment of all costs, including defense costs, for which covered persons or departments become legally obligated to pay.

3. **Anyone covered by university insurance is required to cooperate fully with all aspects of the defense of the claim.**

   In some cases (i.e. General Liability, Educators Legal Liability, Auto Liability), persons covered by the university's insurance program must receive approval of indemnification from the Provost or Executive Vice President and Chief Financial Officer. Refer to SPG 601.09 Defense and Indemnification.

4. **Is personal property covered?**

   Generally speaking, the university's coverage does not extend to personal property. Some exceptions apply if property is being used at the request of, or to benefit, the university. Call Risk Management Services for more information.

5. **Do I need to purchase insurance to cover property in transit?**

   No, the university's property insurance program covers university owned property in transit.

6. **Do I need to obtain the collision damage waiver insurance when renting a vehicle?**

   No, you should:

   - Use the university's designated car rental company. If that is not an option;
   - Use the university P-Card to rent the vehicle. If that is not an option;
   - The university's self-insurance program will respond to a loss.
   - Contact the Travel Office for additional rental information.

7. **Does the university's auto insurance program cover loss or damage to a personal vehicle driven for university business?**

   The owner of the vehicle's insurance responds to the loss or damage. The mileage reimbursement rate includes an insurance reimbursement.

8. **Should all contracts be sent to Risk Management Services for review?**

   Risk Management Services will be happy to provide assistance upon request. Typically Risk Management Services reviews contracts received from the Office of General Counsel or Procurement.

9. **Are insurance premiums recharged to university departments?**

   Yes, but not every department will be recharged. For example, recharges to departments within the General Fund-Ann Arbor are charged to one chartfield combination. Flint, Dearborn and the Hospital receive one recharge for all the units within each.

10. **How do I obtain a certificate of insurance?**

    Contact Risk Management Services at (734) 764-2200.

11. **Will Risk Management provide loss prevention recommendations?**

    Yes, contact Risk Management Services at (734) 764-2200. We will be happy to work with you and coordinate the services of experts to help formulate effective loss prevention plans.

12. **How do I obtain loss information for my department?**

    Contact Risk Management Services at (734) 764-2200.

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Fine Arts Insurance Coverage

Coverage includes property owned by, or loaned to/from, the university with an established appraised value. Covered property includes (but is not limited to) museum collections, jewelry, precious metals, paintings, rare books, sculptures, rare coins, and antiques.

For further questions on Fine Arts coverage, please call Risk Management Services at (734) 764-2200 or send an email to RiskMgmt.General@umich.edu.

Deductible

None

Exclusions

Exclusions apply. Contact Risk Management for more information.

Transit

Fine arts property is insured while in transit. Some exclusions and special conditions do apply.

While coverage exists for products shipped FOB Shipping Point, FOB Destination is preferred.

How to Obtain Fine Arts Coverage

- This coverage is available to all university departments. The cost associated with this coverage is directly related to the insured value.
- Arrangements must be made in advance for coverage of temporary acquisitions, exhibits, or loans.

Claim Reporting

All incidents involving property damage or theft must be reported to the Department of Public Safety, Hospital Security or the Campus Safety Office (Dearborn and Flint). A Proof of Loss form must be forwarded to Risk Management Services. Documentation substantiating the value of the property must be attached.

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General Liability Insurance Coverage

General Liability and Hospital General Liability insurance policies cover defense costs and payment of claims resulting from injuries to persons or damage to the property of others that arise from University of Michigan operations. This coverage also involves the following areas:

- Alcohol & Liquor Liability
- Contractual Liability
- Product Liability

Groups contracting to use university facilities must obtain their own insurance coverage.

For further questions on general liability coverage, please visit call Risk Management Services at: (734) 764-2200 or send an email to RiskMgmt.General@umich.edu.

General Liability Claim Reporting

All incidents involving personal injury or property damage must be reported to the Department of Public Safety, Hospital Security Office or Campus Safety Office (Dearborn and Flint) immediately.

All incidents involving personal injury or potential injury should be reported to Risk Management Services on an Injury Report for Non-Employees form.

All incidents involving property damage should be reported to Risk Management Services on an Injury Report for Non-Employees form or Proof of Loss form.

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Insurance Requirements of Others

Risk Management Services requires evidence of insurance for activities by others on university premises. The required coverage and limits vary depending on the activity. Generally, anyone leasing or renting university space for an event is required to evidence $3 million aggregate General Liability insurance.

Please advise all outside groups that the certificate must reflect the following detail to be acceptable:

- The certificate must name the "Regents of the University of Michigan" as an additional insured.
- The limit of liability should be no less than $1,000,000 per occurrence/ $3,000,000 aggregate.
- Verify that the policy period is current for the dates indicated for the scheduled rental and period of access.

Insurance is available through the Tenants and Users Insurance Policy (TULIP).

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Loss Prevention and Information

Risk Management Services attempts to identify loss potential and coordinate preventive measures to correct areas of concern. Expert assistance such as external consultants, work-site assessments and safety engineers can be arranged. In addition, Risk Management Services works closely with Occupational Safety and Environmental Health (OSEH), Hospital Safety, Safety Management Services and the Department of Public Safety, to provide education, training, and assessment of areas at risk. Faculty, staff, students, and visitors are encouraged to bring dangerous situations to the attention of one of these departments.

Loss Information Database

Risk Management Services maintains a computer database that records claims information on all coverages. Departmental summary reports containing claims information are available. Additional questions may be directed to Risk Management Services by calling (734) 764-2200 or sending an email to RiskMgmt.General@umich.edu.

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Michigan Occupational Safety and Health Administration (MIOSHA)

Under MIOSHA regulations, all employers are required to log designated work-related injuries and illnesses.

Risk Management Services (WorkConnections) compiles and maintains this log based on information from injury reports submitted by supervisors. Any requests for viewing this log by MIOSHA representatives must be directed to the Occupational Safety and Environmental Health Office (OSEH), Safety Management Services, or Risk Management Services (WorkConnections).

A yearly summary of departmental injuries is compiled and distributed by Risk Management Services (WorkConnections) to all departments. This summary must be posted from February 1-April 30.

Click here to view the latest MIOSHA Log

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Medical Professional Liability Insurance Coverage

Medical Professional Liability covers defense costs and payment of claims for all amounts the university is legally obligated to pay as a result of injury or damage arising out of the treatment of patients.

Coverage extends to employees, students, volunteers, and others while acting within the scope of their duties for the university. Incidents occurring off-campus or otherwise outside of university duties or operations are not covered under Medical Professional Liability.

Insurance is provided on an occurrence basis.

For further questions, please call Risk Management Services at (734) 764-2200 or send an email to RiskMgmt.General@umich.edu.

Reporting Medical Professional Liability Claims

Health Care Professionals
Physicians, nurses and other health care professionals must report incidents to the Office of Clinical Safety for investigation.

Patients
A patient, or member of a patient's family, should be referred to the Office of Clinical Safety if they express a concern regarding patient care.

Outside Agencies
All calls from outside agencies or persons concerning malpractice insurance or incidents should be forwarded to the Office of Clinical Safety for handling.

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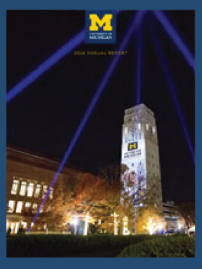
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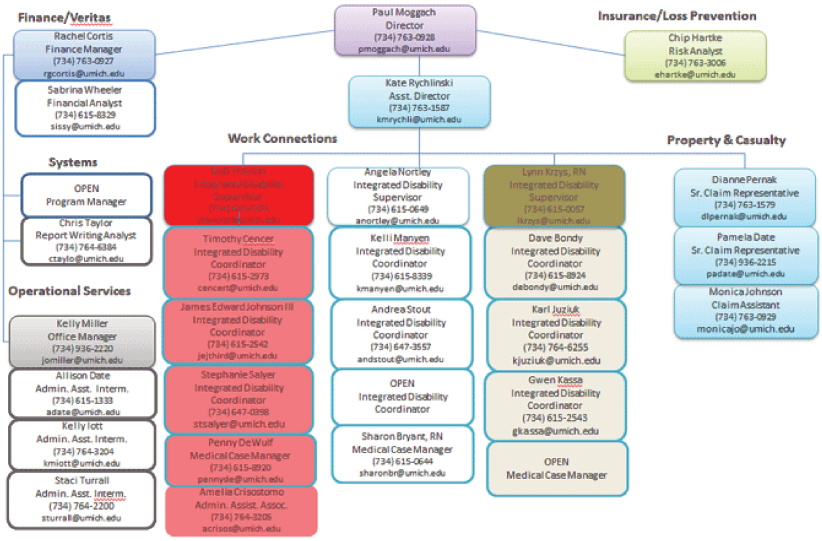


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Risk Management Organization

Risk Management Division Organization Chart



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Pollution Liability Insurance Coverage

Covers losses associated with pollution for campuses and all other university owned and leased locations. Coverage provides for the following:

University Property

- On-site cleanup of pre-existing and new conditions (environmental or otherwise).
- Pollution conditions resulting from transported cargo.
- Microbial matter (fungus, mold or mildew).
- Business interruption (lost revenue).
- Losses sustained due to terrorist acts.

Liability

- Claims for on-site bodily injury and property damage.
- Claims for off-site bodily injury and property damage.
- Claims for on-site clean-up resulting from pre-existing and new conditions.
- Claims for off-site clean-up resulting from pre-existing and new conditions.
- Claims for on-site bodily injury, property damage or clean-up costs–Non-owned locations.

Deductible

A deductible applies.

Exclusions

Losses excluded under this policy include:

- Pollution resulting from war.
- Asbestos and lead (does not apply to clean-up costs for the remediation of soil and groundwater).
- Coverage for losses associated with specific non-owned disposal sites.
- Common exclusions (criminal fine and penalties, intentional noncompliance, internal expenses, employer liability, prior knowledge/non-disclosure, contractual liability, transportation-related beyond the boundaries of the insured property, and existing known underground storage tanks).

For further questions about Pollution Liability Insurance Coverage, please call Risk Management Services at (734) 764-2200 or send an email to RiskMgmt.General@umich.edu.

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Premium Recharges

Premiums for each type of insurance coverage are recharged to university departments. The premium recharged consists of premiums paid to commercial insurers, actuarially projected losses (based on the university's loss experience), which are paid by Risk Management Services' self-insurance programs, and Risk Management Services' operating expenses. The recharge methodology varies depending on the type of insurance.

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Product Liability Insurance Coverage

Provides coverage for damages the university is legally obligated to pay as a result of loss involving a product designed, manufactured, or distributed by the university. Exclusions apply.

For more information on product liability coverage, call Risk Management at (734) 764-2200 or send an email to RiskMgmt.General@umich.edu.

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Property Insurance Coverage

Covers property losses associated with all campuses and other university owned and leased locations. Coverage provides for the following:

University of Michigan Owned/Leased Property

Covers university buildings and their contents for loss or damage as a result of a sudden and accidental occurrence.

Replacement cost or actual cash value of equipment will be reimbursed upon receipt of a properly submitted claim.

- **Deductible**
  None
- **Exclusions**
  Exclusions include, but are not limited to:
  - Deterioration, depletion, rust, corrosion or erosion, wear and tear, or latent defect.
  - Settling, cracking, shrinking, bulging, or expansion of foundations, floors, walls, ceilings, or roofs.
  - Changes in temperature or humidity.
  - Insect, animal, or vermin.
  - Fungus, mold, or mildew.

Personal Property

The university's coverage does not extend to personal property of employees, visitors, or students.

Theft

Provides reimbursement for theft losses of most university-owned property.

Replacement cost or actual cash value of equipment will be reimbursed upon receipt of a properly submitted claim.

- **Deductible**
  A deductible of $1,000 per incident will be applied.
- **Exclusions**
  Missing property discovered through general inventory is not covered.

Boiler

Covers boiler and related machinery for direct damage or physical loss following a specific event. Covered occurrences include, but are not limited to, explosion, bursting, bulging, and freezing.

Electronic Data Programming Equipment or Media

Coverage extends to physical loss or damage resulting from a failure of EDP equipment or media to correctly recognize, interpret, calculate, compare, etc. Some restrictions apply. Call Risk Management Services at (734) 764-2200 or send an email to RiskMgmt.General@umich.edu for additional information.

Rental

Reimburses departments for the fair rental value and expected income during a period of restoration from a covered loss. Coverage is not automatic and must be pre-arranged with Risk Management Services.

Service Interruption

Covers loss or damage that results from the interruption of incoming services. A waiting period applies.

Time Element (Business Interruption)

Reimburses departments for lost net revenues resulting from covered losses.

Transit

Property owned by the university is insured while in transit. Some exclusions and special conditions do apply. Please refer to Automobile Insurance Coverage for further information.

While coverage exists for products shipped FOB Shipping Point, FOB Destination is preferred.

Claim Reporting

All incidents involving property damage or theft must be reported to the Department of Public

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Safety, Hospital Security or the Campus Safety Office (Dearborn and Flint).

A Proof of Loss form must be filed with Risk Management Services. Documentation substantiating the value of the property must be attached.

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http://www.umich.edu/~fasap/
(734) 998-7500 | (734) 998-7419 fax

Medical Center Legal Office
http://www.med.umich.edu/u/attorney/
(site reachable only within the Medical Center)
(734) 764-2178 | (734) 747-3273 fax

Medical Center Risk Management Office
http://www.med.umich.edu/i/riskmgmt/
(site reachable only within the Medical Center)
(734) 763-5456 | (734) 936-9406 fax

Occupational Health Services
http://www.hr.umich.edu/mhealthy/programs/occupational/ohs/index.html
(734) 764-8021 | (734) 763-7405 fax

Occupational Safety & Environmental Health
http://www.oseh.umich.edu/
(734) 764-8310 | (734) 763-1185 fax

Office of Emergency Preparedness
http://www.umemergencypreparedness.umich.edu/
emergencypreparedness@umich.edu.

Office of the General Counsel
http://www.ogc.umich.edu/
(734) 764-0304 | (734) 763-5648 fax

Office of Information and Infrastructure Assurance (IAA)
http://www.safecomputing.umich.edu/

Parking and Transportation Services
http://pts.umich.edu/
(734) 764-3427 | (734) 763-1470

Public Safety, Ann Arbor
http://police.umich.edu/
Non-Emergencies: (734) 763-1131 or text 377911
Emergencies: 9-1-1
Fax: (734) 763-2939

Public Safety, Dearborn
http://www.umd.umich.edu/public_safety_env_health
(313) 593-5333 | (313) 593-5452

Public Safety, Flint
http://www.umflint.edu/safety/
(810) 762-3335 | (810) 762-3030 fax

Hospital Security and Entrance Services
http://www.med.umich.edu/security/
(734) 763-5511 | (734) 763-5394 fax

International Travel Oversight Committee
http://global.umich.edu/going-abroad/planning/registry/

Procurement
http://www.finance.umich.edu/procurement
(734) 764-8212 | (734) 747-0733 fax

Risk Management Services
(734) 764-2200 FAX: (734) 763-2043

Safety Management Services
http://www.med.umich.edu/sms/
(734) 764-4427 | (734) 936-7644 fax

Travel Information and Registry
http://globalportal.umich.edu/register-travel.php
(734) 998-7211 | (734) 764-2200 fax

University Audits
http://www.umich.edu/~uaudits/
(734) 647-7500 | (734) 647-7501 fax

External Resources

State of Michigan Homeland Security
http://www.michigan.gov/homeland

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United States Government Department of: State Travel Advisory
http://travel.state.gov/travel/cis_pa_tw/tw/tw_1764.html

United States Government Department of: Homeland Security
http://www.dhs.gov/index.shtm

American Red Cross of Southeastern Michigan
http://www.semredcross.org/

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Tenants and Users Liability Insurance Policy (TULIP)

Special Event Insurance for Users of University Facilities

The university's coverage is in place for any activity sponsored by a university department.

For non-sponsored activities utilizing university space, insurance is required. Insurance can be purchased independently or coverage may be available through the Tenants and Users Liability Insurance Policy (TULIP) sponsored by the University Risk Management Insurance Association (URMIA).

URMIA designed this coverage to provide low-cost general liability insurance to users of university facilities. It protects both the Facility User (renter) and the university against claims by others who may be injured or have property damage as a result of participating in an event. Events may range from very low risk events such as classroom seminars, receptions or weddings to higher risk events including camps, sports events or rock concerts.

TULIP is a web-based program. Costs are based upon the risk of the activity, the number of days of the activity, the number of participants, and if there are any special requirements, including alcohol liability, participant coverage, etc.

For further questions about TULIP and special event insurance, please refer to call Risk Management Services at (734) 764-2200 or send an email to RiskMgmt.General@umich.edu.

Purchasing Coverage

External Users (third parties with no relation or to the university) who need insurance should be directed to the TULIP web site. They will need to log in, complete an application form, and pay by credit card for their coverage. Upon completion of the transaction, they will receive via e-mail a copy of their application and a binder of coverage. Risk Management Services and the Events/Facility Office will each receive a copy of the application (describes the event) and a certificate of insurance. The Events/Facility Office is responsible for checking the application against the agreement for facilities use to verify that the correct information was provided.

Internal users are typically Non-affiliated Student Organizations (NSO) or Voluntary Student Organizations (VSO) programs or events that are not considered sponsored by the university. There MUST be a third party, vendor(s) or performer(s) to qualify for coverage. The university should generally not be the policyholder, except to register events that are exclusively exhibitions, sales events or performances that have no other organizer, and to arrange for coverage for the exhibitors, vendors and performers.

For all events, the University of Michigan will be named as "Additional Insured." Low risk events will be automatically underwritten, and users should be able to complete their transaction in one web session. High risk activities (those not listed in the drop down boxes) must have an application filed by fax. These events are individually underwritten. You must allow at least 10 days from the date your complete application is received for a quote. If your online or hard copy application is not complete, there may be additional delays.

Accessing Coverage

1. Tenants and Users must be approved facilities users at the University of Michigan.
2. The Events/Facility Office, or its equivalent, should provide the Pass Code to Tenants and Users.
3. Coverage is obtained through the Web site: https://tulip.ajgrms.com/.
4. Tenants and users will need to log in, complete an application form and pay by credit card for coverage. For all low risk events (they appear in the drop down box), the transaction should be completed in one web session.
5. Costs are based upon the risk of the activity, the number of days of the activity, the number of participants and if there are any special requirements, including alcohol liability, participant coverage, etc.
6. Upon completion of the transaction, purchasers of insurance will receive via e-mail a copy of their application and a binder of coverage. A confirmation copy will be sent to the Events Planning Office, or its equivalent, and Risk Management Services.

Liability coverage is administered by A.J. Gallagher. For any additional questions, please visit https://tulip.ajgrms.com/.

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Sports Accidents Insurance Coverage

Sports accident insurance covers the costs of medical treatment for a sports injury for those who are active members named on the roster for a varsity team on the Flint and Dearborn campuses only.

Coverage is provided for an injury sustained while participating in a supervised practice session or game and is excess of any other insurance.

Deductible

None.

Exclusions

Some exclusions apply.

For further questions about sports accident insurance coverage, please call Risk Management Services at (734) 764-2200 or send an email to RiskMgmt.General@umich.edu.

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Disability Management

Risk Management Services provides assistance to employees suffering from occupational and non-occupational injuries and illnesses by coordinating services through the WorkConnections Employee-Centered Illness and Injury Program.

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Risk Management Glossary

Actual cash value
The value of property, less any depreciation.

Actuary
A person who projects losses based on exposure and previous loss history.

Appraised value
Value placed on property by a qualified expert.

Auto physical damage
Damage to university-owned vehicles. Automobile Insurance Coverage Page

Bond
Guarantee to pay if specific conditions are met.

Business interruption
Coverage for lost revenue due to a covered occurrence. Property Insurance Coverage Page

Captive insurance company
A subsidiary company providing insurance to its parent.

Certificates of insurance
Form that evidences insurance including insurer, coverage and limits. Certificates of Insurance Page

Collision
A type of physical damage to automobiles resulting from collision with another vehicle or other object. Automobile Insurance Coverage Page

Comprehensive
A type of physical damage to automobiles not resulting from collision. Automobile Insurance Coverage Page

Directors & Officers
Provides financial protection for the directors and officers of your company in the event they are sued in conjunction with the performance of their duties. Also known as Educators Legal Liability.

Disability management
Assistance provided to employees to minimize the effects of illness and injuries while encouraging a safe and expedient return to work. WorkConnections website

Excess insurance
A layer of insurance coverage that is second to the primary insurance.

Experience
The loss record of a department or line of insurance coverage. Classified statistics showing what has happened in the past.

Fine arts
Assets whose value increases over time due to their rarity or intrinsic value. Fine Arts Insurance Coverage Page

Hold Harmless
Agreement not to hold the university responsible for claims.

Indemnification
Agreement wherein one party agrees to pay for the loss or damage it causes to another.

Liability
Legal obligation to reimburse for damages to third parties.

Liquor Liability
Amounts the university is legally obligated to pay to reimburse for damages to third parties arising out of the serving of alcohol. Alcohol and Liquor Liability Page

MIOSHA injury log
A record of employee or contractor work-related injuries and illnesses. MIOSHA page

Occurrence
An adverse accident or event neither expected nor intended.

Personal Injury Protection (PIP)
Benefits provided under the Michigan No-Fault Act for accidental bodily injury sustained while in a university vehicle or from an injury sustained arising out of the operation, use or maintenance of a vehicle. Automobile Insurance Coverage Page

Premiums
Amounts charged for insurance coverage. Premium factors include loss experience and exposure. Calculation methodology varies by coverage. Premium Recharges page

Primary insurance
The first layer of insurance coverage.

Replacement cost
The cost incurred to replace property with like, kind, and quality.

Reserve
The amount estimated to be paid to resolve a claim.

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Restitution
Proceeds recovered from a third party as recovery for damages or losses incurred by the university.

Retention
The deductible amount of an insurance policy.

Risks
A term used to denote the exposure to damages involving human or physical assets.

Salvage
Any proceeds from the repaired, recovered, or scrapped property.

Self-insurance
Funds the university sets aside to pay for its losses.

Subrogation
Any proceeds of negotiations or legal action taken against negligent third parties.

Time element
Coverage for lost revenue due to a covered occurrence. Property Insurance Coverage Page

Total incurred
The sum of amounts and reserved for a claim.

Umbrella coverage
A layer of insurance coverage that is second to more than one layer of primary insurance.

Veritas Insurance Corporation
The university's wholly-owned captive insurance corporation.

Volunteers
A person providing authorized services to the university without compensation.

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Risk Mangement Services

Phone: (734) 764-2200
Fax: (734) 763-2043
Email: RiskMgmt.General@umich.edu

WorkConnections Employee-Centered Illness & Injury Program

Phone: (734) 615-0634
Toll Free: (877) 869-0643
Fax: (734) 936-1913
Email: Work.Connections@umich.edu
Website: http://workconnections.umich.edu

Visiting Our Office?

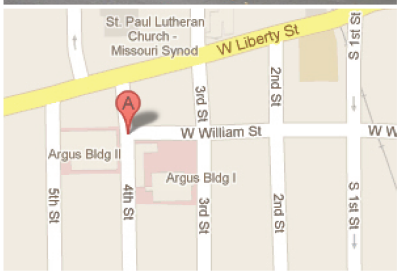
If using a GPS, make sure it locates **400 S. Fourth Street**. It is often confused with S. Fourth Avenue.

Argus II Building
400 S. Fourth Street
Ann Arbor, MI 48103-4816

Office Hours
Monday–Friday
8:00 am–4:30 pm

After Hours Emergency
Contact the Department of Public Safety
(734) 763-1131





Driving Directions

From Detroit and Metro Airport (heading West)
Take I-94 West to the State Street exit (Exit 177). Turn right (north). Continue on State Street approximately 2 miles to William. Turn left (west) to Fourth Street.

From Chicago (heading East)
Take I-94 East to the State Street exit (Exit 177). Turn left (north). Continue on State Street approximately 2 miles to William Street. Turn left (west) to Fourth Street.

From Ohio (heading North)
Take US-23 North to the Washtenaw-"Ann Arbor" exit (Exit 37B) and merge onto Washtenaw. At the fork in the road where Stadium Blvd and Washtenaw split (approximately 2-3 miles), stay to the right on Washtenaw following the Hospital signs. Turn left at Hill Street (you'll see "The Rock"). Continue down Hill Street (campus buildings will be on your right). Turn right on Main Street and continue until William. Turn left (west) on William Street to Fourth Street.

From Northern MI (heading South)
Take I-75 South to US-23 South to M-14 West. Exit #3, called Downtown Ann Arbor; this will become Main Street. Follow Main Street to William Street. Turn right (west) at William Street and continue down William Street until it ends at Fourth Street.

From Lansing
Take I-96 East to US-23 South to M-14 West. Exit #3, called Downtown Ann Arbor; this will become Main Street. Follow Main Street to William Street. Turn right (west) at William Street and continue down William Street until it ends at Fourth Street.

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