

Subject: Risk Management

1. Purpose	1
2. Policy	1
2.1. General Liability.....	2
2.2. Property.....	2
3. Procedures	2
3.1. Injuries Involving College Agents or Visitors.....	2
3.2. Lost, Stolen, or Damaged College Property	3
3.3. College Motor Vehicle Accidents	3
4. Responsibilities.....	3
5. Definitions.....	3
6. References	4
7. Review Periodicity and Responsibility	4
8. Effective Date and Approval	4
9. Review and Revision History	4

1. Purpose

This policy provides guidelines and procedures for the administration of Tidewater Community College’s Risk Management Program in accordance with established principles and guidance set forth by the Department of the Treasury, Division of Risk Management (DRM) and the *Code of Virginia*, §§ 2.2-1832 through 2.2-1843 and § 8.01-581.15.

2. Policy

The Commonwealth of Virginia provides worldwide insurance protection for all state agencies and their personnel through its Risk Management Plan. In general, this coverage includes liability, property, vehicle, watercraft, workers’ compensation, business interruption, and employee theft.

DRM administers the Risk Management Plan and makes the final decision on a claim. All employee, agents of the college (student, contractor, volunteer, etc.) and visitor incidents, not including employee work-related accidents, shall be reported timely to the college’s Risk Manager (Director of Materiel Management) for processing with DRM. Any employee or college contract employee witnessing or assisting with an

accident/incident shall not commit the college to payments or reimbursements for possible injuries or damages, nor imply that the college may pay or reimburse.

This policy does not apply to employee accidents covered under Workers' Compensation which is handled through the college's Office of Human Resources.

2.1. General Liability

2.1.1. The Risk Management Plan provides general liability coverage as set forth in the *Code of Virginia*. All employees are protected from simple negligent acts and omissions. Employees must be acting within the course and scope of their employment to be covered. Simple negligent acts and omissions must not be a willful disregard for safety or a wrongful (illegal) deed.

2.1.2. This protection includes both general and professional liability and includes preparation of a defense by VCCS Legal Services, court costs, and settlement of any claim. Employees are bonded for handling funds up to \$500,000 per occurrence.

2.2. Property

2.2.1. All college property and property under the care, custody, and control of the college are covered by the Risk Management Plan, including leased property. There is a \$5,000 per incident deductible which the responsible department incurs.

2.2.2. Whenever property is on loan to the college the following shall be provided to the Risk Manager:

- Description of property
- Identification (make, model, serial number, etc.)
- Value

2.2.3. Personal property is not covered by the Risk Management Plan (this includes employee, agents', and visitors' personal property.)

3. Procedures

3.1. Injuries Involving College Agents or Visitors

3.1.1. The college is not equipped to and does not provide emergency medical services.

3.1.2. In the event of an incident involving injury requiring immediate medical response, dial 911 from a personal phone or 9-911 from a college phone.

3.1.3. Immediately after contact is made, Campus Security must be notified with details of the incident. Campus Security will notify the appropriate campus staff and forward a copy of the Incident Report to the Risk Manager.

- 3.1.4. All college agents or visitors seeking information concerning their incident should be directed to the Risk Manager.

3.2. Lost, Stolen, or Damaged College Property

- 3.2.1. If college property is lost, stolen, or damaged, contact Campus Security to complete an "Incident Report."
- 3.2.2. A [Transfer of Equipment](#) form must be completed for all lost, stolen, or damaged equipment and forwarded to the District Warehouse; copies will be provided to the Risk Manager.
- 3.2.3. If the loss of property is valued over \$5,000 and the property will be replaced, the department must provide the Risk Manager proof of ownership, copy of original purchase order or memorandum from department head providing estimated purchase date, estimated cost, and brief description.
- 3.2.4. The Risk Manager will work with the department to replace/repair property and file for claim reimbursement.

3.3. College Motor Vehicle Accidents

- 3.3.1. The State Police must be called for all accidents involving state owned or leased motor vehicles.
- 3.3.2. Supervisors and the college's Risk Manager must be immediately notified.
- 3.3.3. The "Automobile Incident Report" must be completed and signed by the vehicle operator.
- 3.3.4. The completed "Automobile Incident Report", any police reports (the SP209 State Vehicle Crash Report and FR300 Accident Report), and photographs of the state vehicle and any other vehicles involved in the incident must be sent immediately to the Risk Manager to file with DRM.
- 3.3.5. The accident must not be discussed with anyone except Commonwealth of Virginia representatives and police.

4. Responsibilities

The Vice President for Administration & Chief Financial Officer shall develop and maintain procedures that are consistent with this policy and that comply with applicable policies and procedures of the Department of Treasury, Division of Risk Management, the Virginia Community College System, and the Commonwealth of Virginia.

5. Definitions

DRM – Division of Risk Management – Department of the Treasury. DRM protects Virginia's state government, other public entities, and certain qualified individuals from financial loss caused by legal liability, loss to property, and other hazards.

6. References

[Code of Virginia, Department of the Treasury](#)

[Code of Virginia, Limitation on Recovery in Certain Medical Malpractice Actions](#)

7. Review Periodicity and Responsibility

The Vice President for Administration & Chief Financial Officer shall review this policy annually on the anniversary of its approval and, if necessary, recommend revisions. The policy shall also be reviewed when changes to the relevant policies and procedures are made.

8. Effective Date and Approval

This policy is effective upon its approval by the College President on May 4, 2022.

Policy Approved:

Procedure Developed:

Dr. Marcia Conston
President

Heather Hardiman
Vice President for Administration & Chief
Financial Officer

9. Review and Revision History

The initial version of this policy was approved November 16, 2017.

Revision	Description	Date Approved
1	Reflects updated position titles.	May 4, 2022