

What to Do When Your Department has Property Loss or Damage

The following information is intended to assist departments in navigating the immediate aftermath of a flood, fire, theft or other property loss or damage event. The first priority is to protect employees, patients, students and visitors from harm, and then efforts should be directed to mitigate the loss of property.

1. **Implement Emergency Response.** In the event of a significant property loss event, contact the appropriate emergency responders. **IF HAZARDOUS CHEMICALS PRESENT – PAGE OH&S IMMEDIATELY.** Telephone numbers are listed below:
 - a. Police, Fire, or Paramedics: 911, or use a Blue Help Phone
 - b. UAB Police (Non-emergency): 934-4434
 - c. TKC Security 801-8999
 - d. JNWB Security 731-9655
2. **Contact the OH&S, Maintenance, and Facilities departments.** In the event of a significant property loss or damage event, after the emergency calls have been made, contact Occupational Health & Safety, Maintenance, and facilities support departments to report the event, begin assessment of the damage, arrange any necessary temporary repairs, and protect other buildings or floors from further damage.
 - a. Environmental Health & Safety: 934-2487
 - b. Maintenance: 934-5353 (Campus Buildings)
934-6181 (Hospital Buildings)
 - c. Building Alteration Services: 934-4775
 - d. TKC/HSF Facility Support Services 801-8645
3. **Call Risk Management** to report the loss and determine if any insurance coverage may apply. If necessary, you will receive instructions on how to file a claim with the appropriate insurance carrier.
 - a. Risk Management: 934-5577 or 934-5382
 - b. Risk Manager on-call: 934-3411 (UAB Paging)
4. **Begin documenting the loss.** To the extent possible, take pictures of the damage before any temporary or permanent repairs are made and before any furniture or equipment is removed from the affected area. Risk Management may assist with this important step, if necessary. Failure to properly document the loss or making repairs that jeopardize the adjuster's ability to fully investigate the loss could limit your monetary recovery from the insurance carrier.
5. Assign someone in the department to serve as the primary contact and coordinator for the repair/reconstruction efforts and as the insurance claim contact.
6. Create a separate ledger account number to capture all expenses related to the loss.
7. The various departments within Finance, Facilities, and Information Services (if applicable) will work with the affected department to arrange repairs, reconstruction, and temporary workspace.
8. If the total costs associated with the loss are expected to exceed the deductible (\$25,000 per line item or \$25,000 for Boiler & machinery for UAB claims, \$100,000 for TKC/HSF claims), the insurance carrier will send an adjuster to view the site and try to determine the source of the damage. The adjuster will also note any damaged furniture or computer equipment. Risk Management will provide detailed instructions on working with the adjuster upon the department's request. **DO NOT BEGIN PERMANENT REPAIRS OR DISPOSE OF ANY DAMAGED EQUIPMENT OR FURNITURE UNTIL YOU HAVE SPOKEN WITH THE ADJUSTER.** Contact Equipment Accounting prior to disposition of UAB property to ensure that all applicable State policies are followed.
9. If an insurance claim is filed, the insurance carrier will only **reimburse** the department for covered expenses. The insurance carrier and the Office of Risk Management cannot pay service providers or product vendors. In most cases, the department experiencing the loss must pay for services and products required as a result of the event and then seek reimbursement from the insurance carrier.
10. The claim process is not fast. The Office of Risk Management will, however, assist the affected department(s) recover all covered expenses and make the process as easy as possible.