



State of Alabama • Department of Finance

Division of Risk Management



Division of Risk Management



State Insurance Fund
(Property Insurance)



Educators Liability
Trust Fund



State Insurance Fund

- Property coverage for state properties, colleges and universities and most K-12 public school systems



- Risk Management insures in excess of \$60 billion in values within the State of Alabama



Coverage Types

- ✧ **RCV – Replacement Cost Value (115%)**
- ✧ **STA – Stated Amount (100%)**
- ✧ **SAL – Salvage Value (8%)**



GAP Coverage

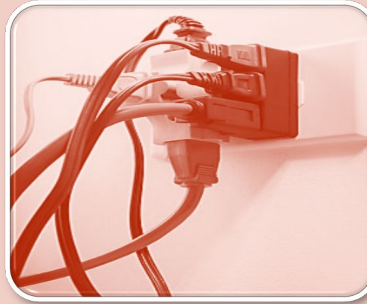
Gap Coverage for K-12 Schools

- Allows schools to make construction improvements in the event of a total loss (80% or more damaged)
- Ability to increase square footage (by building) in 5% increments up to a 25% maximum





Loss Control Department



1. Inspect
2. Measure
3. Photograph

Observe any
hazards that
could cause a
possible loss

Recommend
corrective
actions



Property Management

- Property certifications are mailed each year in May
- Review properties listed and make changes as needed

Coverage Type	Loc	Item No	Property Name	Building Value	Contents Value
EDP			EDPE EDP EQUIPMENT COVERAGE		
TNS			TNS1 TRANSIT COV. - BANDATHLETIC EQUIP.		
0001	Various Locations				
RCV	0001	0005	BOAZ CITY BOE BUS SHOP	0	1,100,000
RCV	0001	0010	WAREHOUSE	0	150,000
RCV	0001	0015	CENTRAL OFFICE BUILDING	336,080	134,752
STA	0001	0020	TRANSPORTATION MNGRS. OFF. BLDG	168,362	67,341
SAL	0001	0025	STORAGE BLDG	517,801	207,120
RCV	0001	0025	STORAGE BLDG	55,641	22,256
0045	Boaz Elementary School				
RCV	0045	0005	BOAZ ELEMENTARY SCHOOL	2,296	0
RCV	0045	0010	BOAZ ELEM. L.W. CANOPY	17,338	0
STA	0045	0025	BOAZ ELEM. PLAYGROUND EQUIPMENT	7,065,879	2,822,362
RCV	0045	0030	BOAZ ELEM. 5 PARKING LOT PLS. & LTS.	132,239	0
STA	0045	0045	COMMUNITY EDUCATION LEARNING CNTR.	21,546	0
RCV	0045	0050	PLAYGROUND EQUIP. @ COMM. EDUC. CNTR.	7,200	0
RCV	0045	0055	BOAZ ELEM. PAVILION	306,879	158,389
RCV	0045	0070	BOAZ ELEM. UTILITY BUILDING	21,000	0
STA	0045	FENC	BOAZ ELEMENTARY LOCATION FENCING	17,126	0
0050	Boaz Intermediate School				
RCV	0050	0005	BOAZ INTERMEDIATE SCHOOL	26,744	4,300
RCV	0050	0010	BOAZ INTER. SINGLE FAMILY RESIDENCE	8,959	0
RCV	0050	0015	BOAZ INTERMEDIATE L.W. CANOPY	36,335	500
STA	0050	0025	BOAZ IS 5-PARKING LOT PLS. & LTS.	7,340,465	3,175,786
STA	0050	0035	BOAZ INTERMEDIATE SCHOOL BLDG	268,399	106,160
STA	0050	0045	BOAZ INTER. PLAYGROUND EQUIPMENT	76,077	0
STA	0050	0050	BOAZ INTER. UTILITY BLDG @ RESIDENCE	18,070	0
RCV	0050	FENC	BOAZ INTERMEDIATE LOCATION FENCING	19,018	0
				21,445	0
				36,076	0
				16,381	11,600
					0

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- Please contact the
Underwriting Department.**

- **Prior to October 1st:**
 - Current schedule of properties mailed
 - premium invoices are mailed

STATE OF ALABAMA
FINANCE DEPARTMENT
DIVISION OF RISK MANAGEMENT
717 G. Lawrence Street
Montgomery, Alabama 36106-2206
Email: Dale.Walker@finance.alabama.gov
Tel: (205)966-5229 or (205)622-8224

PROPERTY INSURANCE REQUEST

Call or email coverage requests to Division of Risk Management. See our Web Site at www.alabama.gov for more information.
IMPORTANT: Please enter the requested information. This form must be filled, completed to avoid any processing delays.

DATE: _____ LOCATION: _____ CITY: _____

BUILDING NAME: _____

OCTOBER 2017

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Telephone: _____
Email: _____
Date: _____

☐ other _____

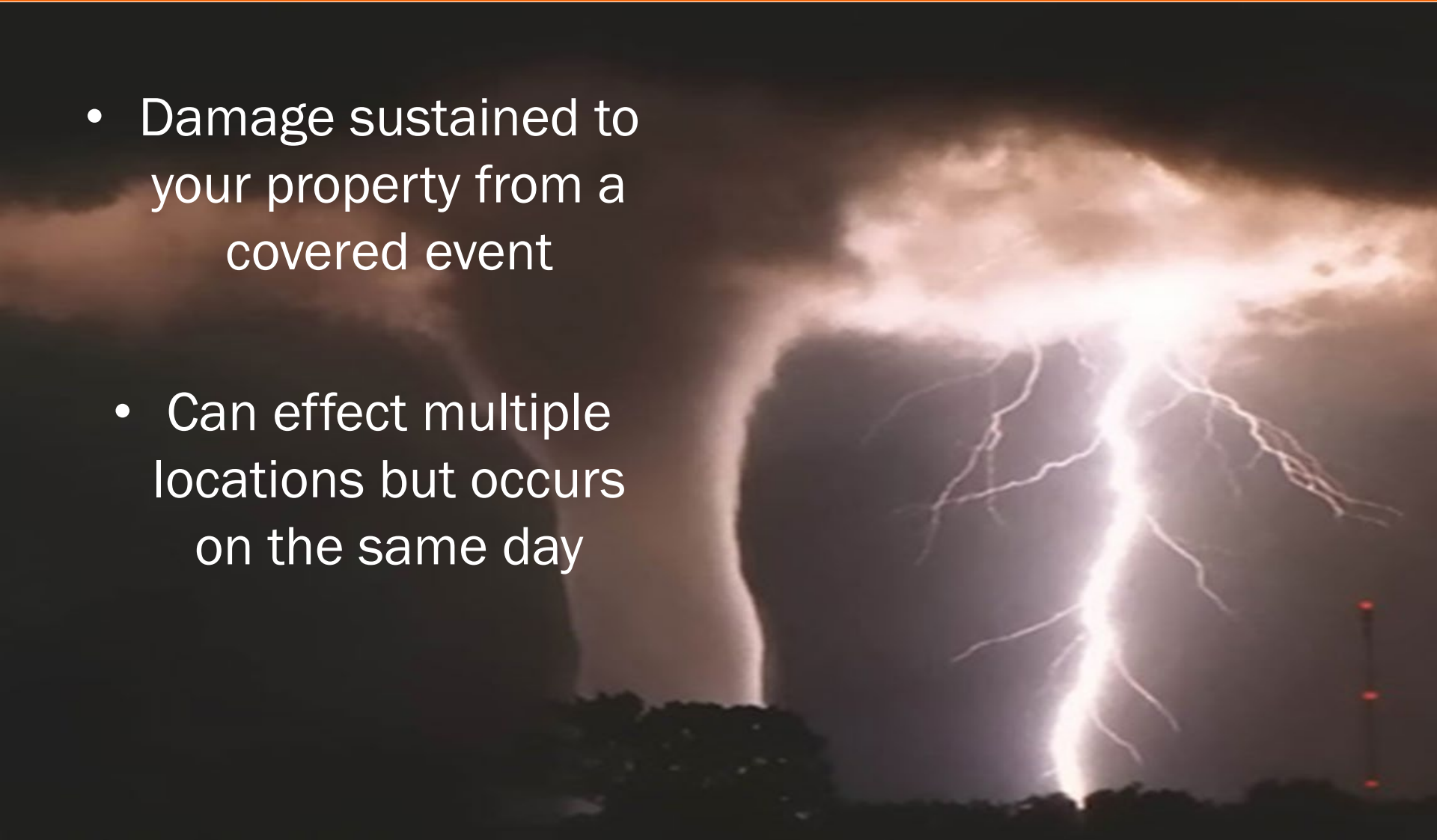
IMPORTANT!

1. Please check the ground floor with the form.
2. Take 2.5 exterior ATED inventory photos with a digital camera and upload to our website. Please attach photos to the form.
3. Print this completed form, and then email or mail it to the Division at Dale.Walker@finance.alabama.gov.
Fax: (205)966-5229



What is a Claim?

- Damage sustained to your property from a covered event
- Can effect multiple locations but occurs on the same day





How to Report a Claim

- Report All Claims Immediately
- Forms available at:
www.riskmgt.alabama.gov
- Claims can be reported
 - Telephone
 - Fax
 - E-mail
 - Online

PROPERTY LOSS NOTICE
STATE OF ALABAMA
FINANCE DEPARTMENT
DIVISION OF RISK MANAGEMENT
777 S LAWRENCE STREET
MONTGOMERY, ALABAMA 36104
(205) 223-6120, FAX (205) 223-6292

PROPERTY LOSSES SHOULD BE REPORTED BY TELEPHONE IMMEDIATELY UPON DISCOVERY. FORWARD THIS COMPLETED FORM **ATTOR** THE PHONE CALL TO RISK MANAGEMENT.

COVERED PROPERTY:
DEPARTMENT _____
LOCATION & ITEM NO. _____
DIVISION _____
BUILDING NAME _____
(IF MORE THAN ONE, PROVIDE ATTACHMENT)

LOSS INFORMATION:
DATE OF LOSS _____ TIME _____
(IF UNKNOWN, INDICATE DATE FIRST DISCOVERED)
CAUSE OF LOSS (CIRCLE ONE) BURGLARY _____ VANDALISM _____ LIGHTNING _____
NOTE: IF BURGLARY, EVIDENCE OF FORCIBLE ENTRY ON EXTERIOR? Y () N ()
OVER \$1,000? Y () N () POLICE REPORT FILED? Y () N ()
NATURE AND EXTENT OF DAMAGE _____
ESTIMATED DOLLAR AMOUNT OF LOSS \$ _____
NAME, ADDRESS & PHONE NUMBER OF CONTACT PERSON: _____

OTHER INSURANCE:
DO YOU HAVE OTHER INSURANCE THAT WOULD APPLY TO THIS LOSS? Y () N ()
IF YES, NAME, ADDRESS & PHONE NUMBER OF INSURANCE COMPANY: _____

(COMPLETE REVERSE SIDE)



Excess Insurance Claims

Claims in excess of \$3.5M are adjusted through excess insurance carriers (\$10M – Wind)



A claims supervisor is contracted to coordinate the claim on behalf of the reinsurance companies



They work with State Insurance Fund adjusters



Reimbursement is made to the State Insurance Fund



Educators Liability Trust Fund



The State Legislature passed a bill in 2013 to give K-12 employees in Alabama's public schools similar liability coverage to that of state employees.



What is the ELTF?



The Educators Liability Trust Fund (ELTF)

- Provides liability coverage if a claim is made or a suit is filed against a school board employee while in the performance of his/her job duties.
- Coverage began July 1, 2013
- Applies to occurrences that happen on or after that date



Amount of Coverage?

\$1 Million per Occurrence

*Includes Costs of Defense

The ELTF Program has **no cost to employees** and school board employees are automatically enrolled on their hire date.

The State of Alabama Department of Education provides this benefit to educators and it is administered by the State Department of Finance Division of Risk Management



ELTF Coverage

Who is covered?

Employees of local public school boards in the State of Alabama

- *Teachers
- *Student Teachers & Aides
- *Administrators
- *Custodians
- *Lunchroom Workers
- *Office Staff



Other Liability Coverage

WHAT IS EXCESS COVERAGE?

- The ELTF can stand alone as your liability coverage.
- If you have other liability coverage, then the ELTF is considered excess coverage rather than primary.
- Notify all companies providing liability coverage; loss is subject to being prorated between the companies.



What About Field Trips?

Trips must be:

- an “*educational activity*” and
- *pre-approved* by the local school board or education unit



Outside the scope of coverage:

- Cruises
- Trips to theme and water parks
- Lake outings
- Activities which are primarily recreational



Event Liability Coverage

- Can protect the school if sued for bodily injury or property damage by third parties
- Can be added to protect chaperones and field trip organizers
- Individual policies may vary
- Call DORM's Underwriting Department (334) 223-6120 for a referral or to discuss options



What About Bus Drivers?



**ELTF is not liability coverage
for operating a vehicle
licensed for road use.**

**Automotive liability programs should remain in place to
cover an automobile accident involving a school bus or a
vehicle licensed for public road use.**



Details of the ELTF

*Refer to Program Guidelines
for exclusions and conditions

Available on website:

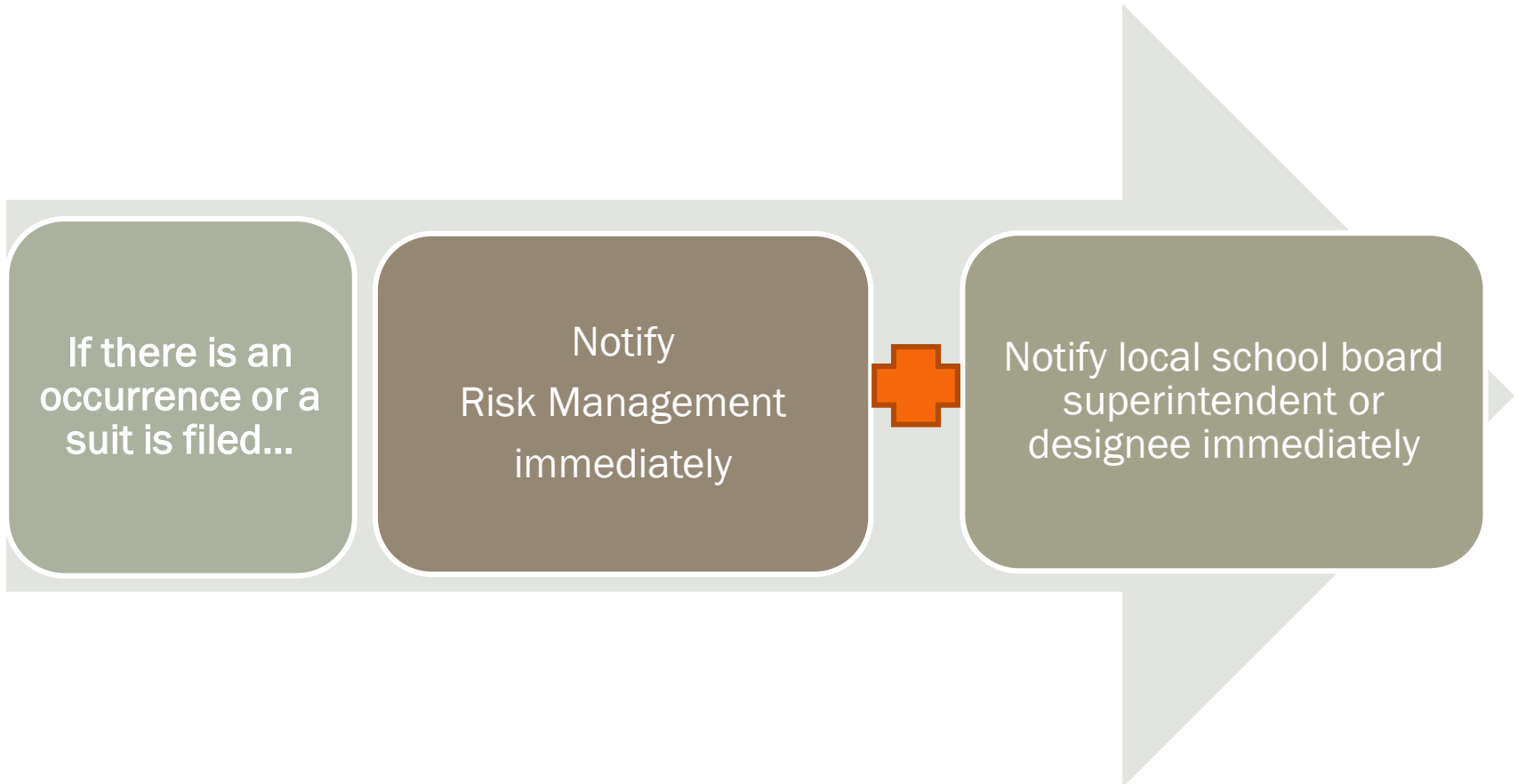
www.riskmgt.alabama.gov





ELTF Claims

What if there is an accident or event?





ELTF Claims

How Do I File A Claim With Risk Management?

Call our
Claims Department
at (334) 223-6120

or

Complete forms on our website:
www.riskmgt.alabama.gov

STATE OF ALABAMA DEPARTMENT OF FINANCE
DIVISION OF RISK MANAGEMENT
EDUCATORS LIABILITY
INCIDENT/CLAIM REPORT

SCHOOL DISTRICT _____ SCHOOL _____

Name of Covered Employee: _____ Social Security No. (last 4): XXX-XX- _____

Home Address: _____

Home Phone No.: _____ Employee's Date of Birth: _____

Job Title/Job Classification: _____ County of Employment: _____

Date of Occurrence: _____ Time of Occurrence: _____ AM _____ PM _____

Supervisor Notified (Name) _____ Date Supervisor Notified: _____

A. Name of Person(s) receiving injury or property damage: _____

Address: _____

Phone: _____

B. Describe fully the specific activity you were performing at the time the event occurred and what happened to cause the injury or property damage to other party: **More space is provided on back of document.**

C. Were there any witnesses? If so, give names, addresses and phone numbers. **More space is provided on back of document.**

Names: _____ Address: _____ Phone #: _____

D. List all other liability policies in force which may cover this incident and report this incident immediately to each carrier.

E. Has a lawsuit been filed? If Yes, attach a copy of the complaint and any other corresponding documentation.

_____ Yes _____ No

I understand the reporting of false information may disqualify me from receiving coverage under this Program. I certify the above information is correct to the best of my knowledge.

Signature of Covered Employee: _____ Date: _____

Rev 07/13



Contact Information

Daryl Masters and Jana Ingels (334) 223-6120

www.riskmgt.alabama.gov

Alabama Division of
RISK MANAGEMENT

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Providing service to our clients is the Division of Risk Management's reason for being. Whether we are restoring a school building destroyed by fire, defending a state employee who is sued for doing his job, or supporting an injured state employee until he can safely return to work, our goal is to help our client agencies quickly at the lowest possible cost to the taxpayers.

RISK MANAGEMENT PROGRAMS

[General Liability](#)
[Educators Liability](#)
[Automotive Liability](#)
[State Employee Injury](#)
[Property Insurance](#)

OTHER DORM POLICIES

[Policy Management](#)
[Loss Control Services](#)
[State Employee
Assistance Program](#)
[Equipment Maintenance
Program](#)
[Wrongful Incarceration](#)

INFORMATION

[Newsletter](#)
[Publications](#)
[Annual Reports](#)
[Forms](#)
[Risk Management
Handbook](#)

LINKS

[State Website](#)
[State Properties](#)
[FEMA](#)
[OSHA](#)
[NHTSA](#)
[More Risk Management
related links](#)