

AP 6540 Insurance

References:

ORS 30.282
ORS 341.290(22)

The Risk Management Department serves as the college representative with the insurance agent and all insurance providers. Risk Management is the primary department responsible for all insurance policies and questions related to insurance coverage.

Risk Management will request all insurance certificates from the college insurance agent related to vendor and other contract requirements in support of the RCC Contracts and Procurement Department.

Risk Management will coordinate with Human Resources regarding workers compensation insurance claims and employee classification coding.

Rogue Community College (RCC) shall maintain insurance including but not limited to the following.

- Athletic
- General Liability
- Professional Liability
- Auto Liability
- Auto Physical Damage
- Property
- Volunteer Accident
- Workers Compensation (Oregon and California)
- Cyber

RCC will enter into a multi-year contract with an insurance agent through a competitive bid process. Once that contract has been executed, the insurance agent may solicit insurance coverage at the direction of RCC through direct negotiation, competitive bid or through membership in an insurance pool.

As part of the annual insurance renewal process, Risk Management will complete a review of all insurance policies before the renewal is completed. Risk Management will verify that the appraised value of RCC property is verified against the most recent appraisal that has been performed by a third-party vendor that is under contract with the college's insurance carrier. Risk Management will maintain all pertinent data necessary to establish value of RCC properties for insurance or loss adjustment purposes.



Risk Management will verify that all mobile equipment and vehicles that are listed in the policy renewal are reflective of the mobile equipment and vehicles currently owned by the college. Risk Management, in coordination with the department that the vehicle is assigned to, will make an initial determination whether or not the vehicle requires insurance coverage and at what levels.

Builders Risk insurance may be carried on any building under remodel, repair, alteration or new construction that exceeds the coverage limits outlined in the general liability policy. The Builders Risk insurance coverage will remain in effect until the college receives the certificate of occupancy for the construction project.

Insurance coverage shall be cancelled when deemed advisable and unearned premiums credited against the policy premiums or returned for deposit.

Insurance records and information shall be maintained in the Risk Management Department and shall include subject of the insurance, insurance providers, agents, or brokers through whom policies are written, premiums and rates, experience, and property values.

Any college department that becomes aware of incident that may necessitate a need for an insurance claim, should immediately notify Risk Management of the incident immediately. Risk Management will make a determination if an insurance claim will be filed based on the cost associated with the incident, the coverages and deductibles associated with the specific policy.

All notices of insurance claims or lawsuits against the college may be mailed or presented in person to the following:

Rogue Community College
Attention Risk Management Department
3345 Redwood Hwy.
Grants Pass, OR 97527

Rescinds: None

Approved: August 3, 2021