

CCSD Property Loss Claim Procedures

Damage to Building or Contents

1. Notify the Operations Manager or after-hours Maintenance staff immediately so the appropriate staff can respond.
2. The Operations Manager will coordinate work with in-house staff and will work with the Property Claims Unit when outside contractors are necessary.
3. The site administration will be kept apprised of the status of repairs and will coordinate access to the damaged areas of the building to facilitate repairs. Every effort will be made to complete repairs with as little interruption to the site as possible.
4. If there is damage to contents of the building, the site will be responsible for contacting the Property Claims Unit (702-799-0048) and coordinating documentation of those items using the Insurance Fund Claim Worksheet.
5. Once complete, administrator will sign the Insurance Fund Claim Worksheet and send to the Property Claims Unit along with all documentation to substantiate ownership and value of the items damaged.
6. The site will receive a memo indicating whether or not the claim for damaged contents is accepted. If accepted the total amount to be reimbursed will be processed as an expense adjustment to the site's Insurance Settlement account (Account 5889000000). A memo acknowledging the expense adjustment amount and date of the adjustment will be provided to the site.
7. The site will have **30 days** from the date of reimbursement to submit any supplemental costs for consideration due to an increase in replacement costs. Be prepared to provide documentation for review.

Please remember the following facts:

- Replacement amounts are based on replacement with **like kind and quality**. If equipment is upgraded, then the site will be responsible for paying the difference.
- If you have any questions regarding the coverage of your loss contact the Property Claims Unit at 702-799-0048.

The following information is used to determine if your claim will be covered:

- ❖ Was the claim filed within ninety (90) days of the incident? (Refer to Regulation 3612).
- ❖ Was all documentation completed and submitted within the same fiscal year as the loss?
- ❖ Was the item donated to the site? Is the item donated on the standard equipment list? If the item is specialized and not typically supplied to a site for daily operations, then the loss or damage to the item would not be covered as a claim.
- ❖ If items were damaged and cannot be repaired, were they photographed or inspected by Property Claims staff to verify they were beyond repair and required replacement?

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Theft or Vandalism Claim Process

1. Notify School Police immediately of a burglary or vandalism. If the theft occurred off school district property but involved property owned by CCSD, contact the proper police jurisdiction and report the theft.
2. Not all theft and vandalism losses will be covered by Risk Management. Make sure you are clear, accurate, and thorough when giving the facts of the loss to School Police. The property claims adjuster will make a determination of coverage based on the facts presented in the report.
3. Complete the School Police "Property Loss Report" (make copies for distribution and site use). ALL REPORTS MUST BE COMPLETED WITH CORRECT SERIAL NUMBERS AND VALUES and must include ALL items taken or vandalized. All items must be included on the site's inventory including make, model, serial number, and brief description of item. Any item that meets the definition of a fixed asset (equipment with a useful life of more than one year and original cost of \$5,000 or more) will also need to be listed on the site's fixed asset inventory to be considered. Items donated to the location that are not standard equipment supplied to a location will not be covered in the event of a loss.
4. Notify the Property Claims Unit (702-799-0048) of the loss or damage so a claim can be set-up for the loss. Provide the police report number and a copy of the property loss report which includes all serial numbers and values.
5. The property claim adjuster will provide the site with instructions regarding how to proceed with presenting their claim for consideration.
6. Complete and sign the Insurance Fund Claim Worksheet and send to the Property Claims Unit along with all documentation to substantiate ownership and value of the items.
7. The site will receive a memo indicating whether or not the claim is accepted. If accepted the total amount to be reimbursed will be processed as an expense adjustment to the site's Insurance Settlement account (Account 5889000000). A memo acknowledging the expense adjustment amount and date of the adjustment will be provided to the site.
8. A \$1,000 deductible will apply to all losses due to burglary or vandalism. This amount will be subtracted from the amount to be reimbursed to your site by the Property Claims Unit.
9. The site will have **30 days** from the date of reimbursement to submit any supplemental costs for consideration due to an increase in replacement costs. Be prepared to provide documentation for review.

Please remember the following facts:

- The deductible is charged for each theft or vandalism. If you are burglarized or suffer vandalism two days in a row, the \$1,000 deductible will apply to each loss for a total of \$2,000.
- Contact Federal Programs at 702-799-5268 if the stolen items were originally purchased with federal funds. There is no deductible when replacing items originally purchased with

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federal funds. However, if equipment not purchased with federal funds is stolen at the same time, the deductible will apply to those items not purchased with federal funds.

- If the total value of the loss is under \$1,000, the site is responsible for replacement costs.
- Replacement amounts are based on replacement with **like kind and quality**. If equipment is upgraded, then the site will be responsible for paying the difference.
- If you have any questions regarding the coverage of your loss contact the Property Claims Unit at 702-799-0048.

The following information is used to determine if your claim will be covered:

- ❖ Is the total value of the loss over \$1,000? (Not necessary if originally purchased with federal funds)
- ❖ Do the items have serial numbers? Were they listed on your site's inventory and/or fixed asset list? (If not, they are not covered).
- ❖ Was the item donated to the site? Is the item donated on the standard equipment list? If the item is specialized and not typically supplied to a site for daily operations, then the loss or damage to the item would not be covered as a claim.
- ❖ Was a police report filed for theft or vandalism? The report should be completed immediately. Make sure all items taken/damaged are listed on the property loss report, including serial numbers and values.
- ❖ Was the claim filed within ninety (90) days of the incident? (Refer to Regulation 3612).
- ❖ Was all documentation completed and submitted within the same fiscal year as the loss?