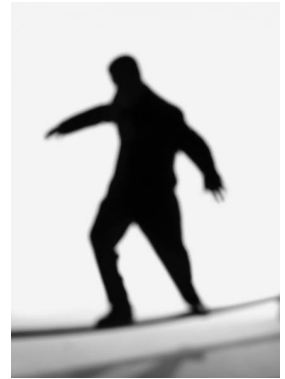


What is Risk Management?

All business transactions create exposure to risk, the possibility of loss and financial liability, whether the University is buying products, providing or obtaining services, renting of its own facilities or renting facilities from others.

Our mission is to assist the University faculty, staff and students to identify and manage risks associated with their activities, consistent with the University's mission of teaching, research and public service. By strategically managing exposures we can reduce the risk of loss, create greater financial stability, and protect our resources.

Prior to holding an event, commencing any work, reserving a facility or engaging a contractor's services, it is important that the associated service contract, license, permit, reservation agreement or commercial real estate lease be reviewed for compliance with contract law and The Regents' Standing Orders and Bylaws. At UCSB, this is the job of the Risk Management office in Business Services which will also review the contract for the exposure to risk that it creates for the University.



Risk Management Services

Self-Insurance Program:

Manage the University's self-insurance programs, including automobile physical damage, automobile liability, property, general, liability, employment liability, and medical professional and hospital liability.

Commercial Insurance:

Manage the University's commercial insurance programs, including fine arts, aviation, marine, student off-campus coverage, crime, boiler and pressure vessel, specialty accident insurance programs, and others.

Litigation Management:

Manage and coordinate the campus's response to lawsuits.

Claims Management:

Process and coordinate the handling of all internal and external claims with the University's Third-Party Claims Administrator.

Risk Analysis:

Make recommendations with respect to campus activities and the use of facilities by non-University individuals and/or groups.

Contract Review:

Work with Contracts and Procurement to resolve insurance and indemnification issues in leases and agreements with third-party organizations and vendors.

Policies and Procedures:

Interpret and make recommendations with respect to the application of risk management and insurance policies and procedures. Consult with and offer guidance to campus departments about risk management issues.

Liaison:

Serve as liaison with insurance adjusters, brokers, legal counsel, the Third Party Claims Administrator (TPA), and the Office of the President Risk Services (OPRS).

Certificates of Insurance:

Review evidence of insurance coverage as required by contract, and issue insurance certificates when required by campus departments.

Subpoenas:

Process all Subpoenas and Authorizations for Release of Information.



ACE/Europ Assistance: Travel Insurance for UC Faculty, Staff, & Students.

UCOP has made upgraded travel insurance benefits available for faculty, staff, and students who are traveling internationally or out-of-state on University business or for activities sponsored by the University. The ACE/Europ Assistance travel insurance coverage extends worldwide, 24 hours-a-day, seven days-a-week.

The benefits are provided at NO COST. Depending upon whether you are UC faculty, staff or student, the ACE/Europ Assistance may include Out-of-Country Medical Expenses, Emergency Medical Evacuation, Security Extraction, Travel Assistance, Repatriation of Remains, and Personal Effects, as well as the standard Accidental Death and Dismemberment coverage. In addition, the benefits extend to spouses, domestic partners, and travel companions who accompany faculty, staff or students on their travels. The ACE/Europ Assistance travel insurance eliminates the need to purchase separate trip insurance.

COVERAGE BENEFITS

Emergency Medical Evacuation - if you are injured or become ill and cannot be treated locally ACE will provide emergency transportation to the nearest hospital where you can be treated.

Out-of-Country Medical Expenses - if you are overseas and need to be treated because you are sick or injured, this coverage will pay your medical expenses minus a \$50 deductible.

Security Extraction - if you are in a dangerous situation outside of your control, ACE will work to get you out of danger.

Travel Assistance Services - if you need to find a hospital, lose your passport, need temporary financial assistance, you can call ACE and they will help.

Loss of Personal Effects - limited coverage for the loss of personal property.

Registration is not only important to insure the health and safety of UC faculty, staff, and students when they travel, it also helps UCOP provide the insurance carrier with the kind of information that they require in order to keep this benefit in place.

REGISTRATION

To deliver the services and protections offered by this coverage to the thousands of its employees traveling around the world at any one time, the University needs accurate information about where its employees are. Therefore, **the University requires all employees traveling out-of-state or overseas on University business to register their travel plans prior to departure. Employees register by going to <http://www.uctrips-insurance.org/> and completing the “Business Traveler Insurance” form.**

Upon registration, a certificate with important information about ACE/Europ Assistance will be issued that you can take on your trip. You will be provided with phone numbers that you can call to obtain immediate assistance no matter where you are.

In addition, OP has hired a company (see next page) which will issue email alerts to UC travelers, who have registered, about emergencies and other events that may impact their ability to travel safely. In the near future, when making travel arrangements through UC Travel, your trip information and insurance registration will automatically be transmitted for you.

The Ace/Europ Assistance travel insurance is designed specifically for travelers and the kinds of emergencies they may encounter. Please contact Lee Mudrick, Insurance & Risk Management Administrator at (805) 893-2860 lee.mudrick@buss.ucsb.edu if you have any questions about the travel insurance benefits.



The University of California is pleased to offer at no cost to you, iJET® Travel Intelligence®, the world's premiere provider of practical destination intelligence and real-time travel alerts. We are dedicated to protecting your health, safety and security whenever you travel abroad on University business. One way to achieve this is to keep our travelers aware and well informed through the iJET® intelligence and alerts that will be delivered to you through Worldcue® TRAVELER.

What Worldcue® TRAVELER can do

From your travel itinerary and personal profile, Worldcue® TRAVELER can deliver customized travel intelligence services for hundreds of destinations worldwide. General information in the following categories is available to you:

Security Entry/Exit	Health Financial	Communications/Technology Weather/Environment	Transportation Language	Legal Culture
--------------------------------	-----------------------------	--	------------------------------------	--------------------------

You can receive current travel alerts for the country you will be traveling to, and a Travel Intelligence® report for each trip. Additionally, you can be immediately alerted before and when traveling about changing conditions that might affect your itinerary. This constant support allows travelers to circumvent potential difficulties with minimal trip disruption.

How to become a Worldcue® TRAVELER user

Register your travel information at www.uctrips-insurance.org and click on Travel Intelligence® Trip Brief OR make your travel arrangements through the UC Travel program, Connexus.

To access and receive Worldcue® TRAVELER information

For each trip, watch for a Worldcue® TRAVELER e-mail which will include your customized Travel Intelligence® report. Be sure to provide accurate personal and/or business e-mail addresses you can access during your travel so you can receive real-time alerts that arise during the course of your travel and may affect you.

Why it's important to be a Worldcue® TRAVELER user

With iJET's experts monitoring the world 24 hours, 7 days a week, the most detailed, up-to-date, and relevant travel intelligence available in the world today can be delivered direct to you. Emergency response services can be deployed to you throughout the world at a moment's notice. Worldcue® TRAVELER helps you to stay one crucial step ahead of any potential travel pitfalls and maintain your health, safety and security no matter where, when, or how you travel.

iJET® Travel Intelligence® and Worldcue® Traveler are services through the Travel Insurance underwritten by ACE American Insurance Company



Risk Management and Insurance
Frequently Asked Questions

What are the University's Insurance Requirements?

The University's insurance requirements can be found at the UCOP website: <http://www.ucop.edu/ucophome/policies/bfb/bus63-VendorMatrix.pdf>

Occasionally there is a need for an exception to the insurance requirements. Exceptions to these guidelines can be made via consultation with the campus Risk Manager. Any exceptions for boat or plane charters must be approved by Office of the President Risk Services (OPRS).

What is a Certificate of Insurance & Why is it Important?

A Certificate of Insurance verifies that the party with whom we have entered into an agreement has purchased an insurance policy that meets the insurance requirements of the contract. One of the most common certificates is the ACORD Certificate of Insurance form. (Quick tips – understanding the ACORD certificate: <http://www.busserv.ucsb.edu/Forms/rm/quicktips/QTAcordCert.pdf>)

University contracts usually require proof of general liability, auto liability, and workers' compensation insurance and most insurance agents or brokers will understand these requirements. In addition to the certificate of insurance, it is also necessary to obtain a separate Endorsement that names The Regents as additional insured.

How Do You Obtain a UC Certificate of Insurance?

When UCSB works with outside organizations, the agreement may require that the University provide evidence of insurance coverage.

UC Certificates of Insurance are issued on behalf of campus departments or employees who require them for official University business. They are not issued on behalf of students, student groups, alumni, unions, or other individuals or organizations that may have a close relationship with the University but are independent of it.

If you are contemplating entering into an agreement that requires that you provide evidence of insurance, complete the [Request for UC Certificate of Insurance](#) form.

What Does it Mean When The Regents are Endorsed as an Additional Insured?

The University requires that parties with whom it does business endorse The Regents of the University of California as an "additional insured" under their general liability and automobile liability insurance policies. As an additional insured the University has coverage under the other party's insurance policy for claims and suits alleging negligent acts or omissions by the other party arising out of the contract. The additional insured coverage provides that the University will have legal representation for a claim or lawsuit in which the University is named, but is not negligent. Without this coverage, the University would have to provide its own defense in the event it was named in a suit that arose out of the negligent acts or omissions of parties with whom it does business. This protection is very important because, in many cases, litigation defense costs often exceed the cost of settlements and judgments.



Risk Management & Insurance

Contact Information

Lee Mudrick, Administrator

3203 SAASB

Office: 893-2860

Fax: 893-8521

Email: lee.mudrick@buss.ucsb.edu