



Property Claims

To report a property loss please contact Campus Community Police at 519-824-4120 x52245.

EMERGENCIES: 2000

Property claims process:

When an emergency occurs in University-owned space, buildings or grounds, a First Response Team will attend. This Team may consist of representatives from Campus Community Police, Environmental, Health and Safety, Physical Resources, Insurance Office or other related first response groups.

Once the initial emergency has been stabilized, any resultant damage to the buildings, equipment or furniture, must adhere to the following RECOVERY PROCESS .

General insurance claim information:

- The Insurance Office will cover the cost to repair, rebuild or replace damaged equipment, furniture or supplies. Replacement will be with new materials of like kind and quality. If a department wishes to upgrade the same piece of equipment, any additional costs would be at their own expense.
- Claims must be settled within a three-month period from the date of loss, wherever possible.
- All funds reimbursed to the department may only be used for the replacement or repair of the equipment or supplies that were declared in the claim.
- Some items that are not insured include: (a) personal property of individuals or that belonging to third parties (b) biological materials including animals, (c) the cost of reproducing an experiment or the cost of gathering or assembling information or data for such experiment. As such, accurate reporting of your loss at the outset is critical.

Recovery Process - Damaged Equipment/Furniture/Supplies:

The Insurance Office manages the claim with respect to equipment, furniture and supplies that require repair or replacement and were affected by an insurable incident.

STEP 1:

Departments must forward the following information as soon as possible to the [Insurance Office](#) [1] with respect to any equipment, furniture or supplies that were affected:

1. Owner department:

2. Equipment information (for each piece of equipment):

- A generic description of the equipment including make & model;
- Original cost; and
- Year of acquisition or approximate age.

3. Supply information:

- Generic description of the type of supply;
- Quantity; and
- Approximate value:

STEP 2:

Once the information has been received, the owner department will receive an email confirming that they can proceed with obtaining a quote on the repair or replacement of the equipment and supplies; and the applicable deductible, if any.

The following information will also be required from the department at that point in time (If available):

- Copy of the original invoice and/or purchase order
- Original account number that the equipment was purchased from
- The serial number

STEP 3:

Once the department has received the quote from the supplier it must be forwarded to the Insurance Office prior to the equipment or supplies being ordered. Once the quote is approved, the Insurance Office will send an email to the department approving the purchase/repair and will request that the department provide them with an internal coding number for reimbursement. **NOTE: Confirm that the account provided is eligible to receive insurance proceeds.** If not, then an operating account should be used to order the repair/replacement so that it can be reimbursed.

STEP 4:

Once the equipment/supplies have been received, the department will email the Insurance Office with verification of receipt and the account provided will be reimbursed the funds less any applicable deductible.

Recovery Process - Building Infrastructure:

Step 1: Emergency Response

Physical Resources manages the original Emergency Response portion which is defined as the period of time between when an incident occurs and when the initial work has been done to make the area safe, dry, etc. Assistance is provided by partner restoration companies. This work includes:

1. Damming water flow, cleaning up water/sewage and decontaminating where required;
2. Providing blowers/dehumidifiers to dry area;
3. Taking down and disposing of drywall and ceilings that are wet (and are unlikely to dry with blowers/dehumidifiers) or are contaminated or pose a safety issue;
4. Cleaning surfaces in the affected area, where possible;
5. Removal of any floor surface that is detached or where contaminated water has gone beneath the floor tiles;
6. Removing, cleaning and/or drying furniture or equipment.

Environment, Health and Safety will be involved to ensure that work is done safely, especially within lab areas or areas that may contain hazards. An Action Plan is drawn up to document what restoration may be needed for this loss.



Physical Resources and other departments may be requested to provide a report indicating the cause of the loss to the Insurance Office. The cause will determine what insurer and/or third party may be required to be notified.

Step 2: Restoration

The Restoration Period is defined as the period of time between when the Insurance Office has declared the Emergency Response period closed and when the area/space is fully restored to its previous condition.

The Restoration work is managed through Physical Resources. It is managed by a Project Manager.

The project manager will manage the restoration process, communicate with the occupants of the area and all those involved in the restoration process until the Action Plan and restoration has been completed. They are responsible to forward the work order and all copies of all financial documentation to the Insurance Office for the claim. Departments are responsible for creating a list of all items lost that belong to the department.

If you have any questions regarding this process, please contact the [Insurance Office](#) [2] by email or phone 519-824-4120 x58752.

Source

URL: <https://www.uoguelph.ca/finance/departments-services/insurance-office/insurance-claims/property-claims>

Links

[1] <mailto:ehinse@uoguelph.ca> [2] <mailto:dhargrea@uoguelph.ca>