

The University of Georgia  
Risk Management Services  
Automobile Physical Damage Claims Policies and Procedures

Subject: Processing Automobile Physical Damage Claims

Purpose or Objective: To implement a process that assures correct protocol is used to establish a Automobile Physical Damage Claim with the Georgia Department of Administrative Services (DOAS) Risk Management Services.

Responsibility: UGA Risk Management Services

Statement of Policy: Automobile Physical Damage (APD) loss claims will be reported per established claim procedures to determine an appropriate settlement through DOAS Risk Management.

Procedure:

Processing Automobile Damage or Loss:

1. All automobile accidents involving vehicles listed in the DOAS Vehicle Inventory Tracking and Logistics system must be reported to the University of Georgia Police immediately or to the local police department if the incident occurred off campus. A police case number will be provided by the attending police officer. All accidents must be reported to the UGA Risk Management Office within 48 hours from the date the accident occurred. Any accident involving a state employee and a third party (vehicle, pedestrian, mailbox, etc.) should be called into the Network (Claim Center) at 1-877-656-7475. After notifying the Network, contact the UGA Risk Manager Coordinator (via email or phone) with a Claim Center report number and police case number.

Acknowledgement of APD Automobile Claims:

1. The DOAS State Auto Insurance Program Officer will send an Acknowledgement Notice to UGA Risk Management Services and will advise if an adjuster has been assigned to investigate the claim further or will request additional documentation if needed to support payment of the claim. UGA Risk Management coordinator will request additional documentation from UGA department as needed.

Settlement and Payment of APD Automobile Claims:

1. The settlement of the claim from DOAS Risk Management is based on the lesser of the actual cash value of the damaged or stolen auto; or the actual value of the auto listed in DOAS Vehicle Inventory Tracking and Logistics system; or the cost of repairing or replacing the damaged or stolen auto with like kind and quality. UGA Risk Management

Services provides the settlement amount to the UGA department for their review. If the department agrees to the settlement, they are authorized to proceed with the repairs and/or replacement. If the department does not agree, additional information is requested for DOAS Risk Management to evaluate. Actual Cash Value is defined as the replacement cost less any applicable depreciation.