



Risk Management

Purpose

This policy affirms that the administration of Stephen F. Austin State University (SFASU) recognizes the significance of providing a safe working and educational environment for employees, students, and visitors through its efforts to mitigate risk to physical and financial resources of the institution. This policy also provides safety and risk management procedures that support the goals and objectives of the university in accordance with applicable UT System policies, state, and federal laws.

Persons Affected

This policy applies to all SFASU faculty, staff, students, visitors, and vendors.

Policy

Fulfilling educational philosophies and protecting facility assets are important priorities of SFASU. Institutional planning, with an emphasis placed on practical approaches to problem solving and risk control, are standards commonly adhered to in a university environment. The benefit is a reduction in the total cost of risk. Additionally, the university is a safer place for employees, students and the public to work, study and congregate.

It is the responsibility of the university administration to communicate this policy to university personnel. In so doing, university personnel are educated on the concepts of safety and risk management. By demonstrating the ability to analyze exposure to loss and by implementing measures to control these losses, the image of the university is improved in the marketplace and in the community.

Procedures

A. Risk Management Plan

1. The function of risk management is to minimize the adverse effects of events, be it physical or financial through the implementation of four basic tools:
 - a. Risk Avoidance. Risk is avoided by refusing to assume it. This is not always wise or possible as it may mean an end to an operation in a specific area.
 - b. Risk Assumption or Retention. Planned acceptance of losses by self-insurance or deductible.
 - c. Risk Control. When a risk cannot be avoided, it can often be reduced and the severity of losses lessened through the proper training of staff, maintenance of equipment, updating of policies and procedures, and the proper implementation of adequate emergency procedures.



- d. Risk Transfer. If a risk cannot be avoided, it can be transferred to others. In negotiating contracts, the risk manager may recommend an insurance clause be included requiring evidence of the other party's insurance coverage. This type of document is a "certificate of insurance" and where appropriate, the institution may need to be named as an additional insured under the contractor's policy.

B. Safety and Risk Management

There are varying risks associated with activities and occupations at a university. Environmental Health, Safety, and Risk Management (EHSRM) serves the university community by identifying the areas of greatest risk and by making recommendations regarding elimination, substitution or reduction of those risks. Recommendations are based on the numerous federal, state, and local regulations, codes, and standards that have been developed to assure public health and safety. Employees are encouraged to play an active role in the university safety and risk management program by identifying and reporting hazardous conditions. Refer to the university Health and Safety Manual located on the EHSRM website. Structured safety training such as new employee, specialized high interest areas, specific subject matter, and information concerning the Hazardous Communication Act will be offered to employees when appropriate or required by law. EHSRM will update or modify the Health and Safety Manual as needed. EHSRM will be charged with the responsibility of reviewing problem areas such as recurring injuries, accidents or safety violations.

C. Insurance

1. The University of Texas System Office of Risk Management (ORM) is responsible for the procurement and administration of most insurance policies. The purchase or renewal of any insurance policies and surety bonds must be approved by the UT System Office of Risk Management in accordance with the UT System Regents' Rule (Rule 80601). The ORM and the EHSRM risk manager will evaluate campus risks, loss exposures, and insurance needs. Insurance shall be purchased if:
 - a. Required by law,
 - b. The cost of insurance is judged to be preferable to leaving the risk uninsured, or
 - c. Required by contractual agreement.
2. Insurance will not be purchased if state or federal law prohibits the purchase of insurance. Insurance coverage is limited to what is allowed by state law.

D. Property Insurance and Loss Reporting

1. Any incident that may be covered by insurance must be reported to EHSRM so that the incident may be evaluated and reported to the appropriate insurance carrier; and The University of Texas Office of Risk Management will be notified of all claims and consulted for guidance. Employees are indemnified within the course and scope of employment, in accordance with applicable laws and the policies, rules, and practices of the UT System.
2. Loss involving theft or vandalism should also be reported immediately to the University Police Department (UPD).



3. EHSRM will file the necessary claim forms for a covered loss or policy event. If the policy provides coverage, a claim will be filed with the insurer in accordance with University of Texas System procedures.

E. Incident Report for Students, Visitors, and Vendors

Whenever there is an accident or injury on university premises, a loss or injury to a student, visitor or company, or any other unplanned event, the UPD and EHSRM should be notified. When applicable, UPD will submit incident or accident reports to EHSRM. Once all of the facts have been documented, the appropriate vice president and the general counsel will be notified. Employees are advised to discuss the case with no one until consulting with the general counsel. No statements are made admitting liability or authorizing medical treatment unless cleared through the general counsel. If any machine, product, or object is involved in the accident, it is preserved, as is, in a safe place until it can be examined.

F. Personnel

Faculty, staff or student assistant injuries that occur during the scope of employment may be covered by workers' compensation insurance coverage. The employee must inform his/her supervisor and contact the university claims representative (safety officer) as soon as possible. Refer to SFA HOP 03-220 Worker's Compensation Insurance Coverage.

G. Safety Communication Network

EHSRM is charged with the general oversight of the university safety & risk management program. Communication channels that connect each area of the university with EHSRM are necessary for an effective safety & risk management program. Each division of the university should designate a safety representative who will act as the liaison(s) between the division and the EHSRM. The purpose of the safety communication network is not to relieve the division members of the general responsibility but to recognize hazards in their areas of activity and take positive action to reduce or eliminate those hazards, nor is it to relieve the faculty and staff members of their responsibility to educate their students and employees about proper job procedures and recognized hazards before making task assignments. The safety communication network procedures are maintained on the EHSRM website.

H. Travel and Vehicle Use

The university provides several choices for vehicle transportation necessary for operations that include travel for university business. For procedures, requirements, policies, workers' compensation and general insurance information, reference the Rental and Use of vehicles in an Official Capacity procedure located on the EHSRM website and UTS 157 Automobile Insurance Coverage for Officers and Employees and General Requirements for the Use of Vehicles.

Related Statutes or Regulations, Rules, Policies, or Standards

Tex. Civi. Prac. & Rem. Code Ch. 104



Regents' *Rules and Regulations*, Rule 80601, Property and Casualty Insurance and Surety Bonds

SFA HOP 03-220 Worker's Compensation Insurance Coverage
SFA HOP 05-412 Transportation Services
SFA HOP 05-510 Health and Safety

Responsible Executive

Vice President of Finance and Administration
Director, Environmental Health, Safety, and Risk Management

Forms

None

Revision History

September 1, 2023 (original)