

Division of State Risk & Insurance Services
Property Claims Instructions for 7/1/2021 to 7/1/2022
Fire & Tornado Self-insurance Property Claims
Evelyn Smith, Claims Program Manager (502-782-5433)
Audra Perkins, Procedures Development Specialist (502-782-0369)

Thank you for everything you all do to help us provide excellent customer service when property damages occur. Timely reporting of claims is important so we can utilize our claims experience and resources to assist you during difficult times.

Information and forms are on our website:

<http://finance.ky.gov/offices/controller/Pages/dsrisk.aspx>

Access "Chrome" and complete the Notice of Loss claim form SRC-10 on-line. When you click on the "EMAIL" box on the form, it will go directly to Audra Perkins to start the claim process.

In compliance with KRS 56.110, you must report property claims as soon as possible, not to exceed 30 days from the date of loss. The most common causes of loss reported included fire/smoke, lightning, windstorms, hail, vandalism/theft, and flood/water damages. Kentucky weather brings unexpected damages throughout the year and we recommend that you develop a process for your staff to follow when damages occur.

1. Appoint a "Claim Contact person" in your Agency/University for your staff to communicate all damages that occur; and take necessary steps to mitigate additional damages. The Claims Contact person will report all property claims to Audra Perkins and cc: Evelyn Smith.
2. We insure permanently installed equipment (boilers, chillers, HVAC, water heaters, etc.) as part of the building. Make note of any warranty agreements and keep those documents handy for these and any other items.
3. What information is needed when damages occur:
 - a. Document damages with a camera or video.
 - b. List everything damaged, no matter how insignificant you think it might be.
 - c. When a fire occurs, contact the Fire Marshall/Fire Department immediately;
 - d. When damages involve theft, vandalism or a vehicle hits the building/structure, contact the police because their report will help us adjust your claim accurately and assist us with possible subrogation.
 - e. When lightning damages occur, completion of the Lightning Loss Verification form SRC-11 is required.
 - f. Forward any/all information with a completed Notice of Loss claim form SRC-10.
4. We have many resources to help assess and resolve damages caused by a "covered cause of loss", at no cost to our insureds:
 - a. Experienced & professional Licensed Property Claims Adjusters;
 - b. Experienced Boiler/Equipment Breakdown professionals; and
 - c. Division of Engineering & Contract Administration (DECA), when there is a possibility that the damages could have affected the building/structure stability.The Fire & Tornado Self-insurance policy insures covered claims up to the first \$1,000,000 per occurrence. When major damages could exceed that amount, we contact our excess carrier's Claims Adjuster who will address insured damages above that amount, at no cost to our insureds.
5. We acknowledge the required protocol for "bidding" certain building repair projects when the cost exceeds \$40,000 or if you have made an emergency request for approval within your Cabinet.
6. Property claims remain open until completion of all repairs/replacement/cleanup; and upon receipt of all final invoices/receipts for material/labor expenses, we determine the final payment settlement amount less your \$5,000 deductible per claim occurrence. Please note that we do not pay vendors directly.

As always, if you have any questions about anything related to property claims, please contact us.