

Policy #: 260.0
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Next Review: May 30, 2030

TITLE: RISK MANAGEMENT & INSURANCE POLICY

University Enterprises Corporation at CSUSB (“UEC”) is a complex organization responsible for providing support to many projects and community programs, which contain substantial assets and involve a wide range of activities. Risks are inherent and therefore a collaborative and collective approach to navigating those risks is necessary. It is the responsibility of every UEC employee, PI, manager and supervisor to assist in avoiding and limiting exposures to losses involving injuries, finances, liability, litigation, property and negative media in each program, project or department.

Insurance

UEC will carry forms of insurance that are appropriate for the type of activities in which the organization is engaged. Liability insurance, errors and omissions insurance for governing board members, fire insurance and workers’ compensation are among the types of insurance that UEC maintains. UEC management evaluates its needs on an annual basis and is obligated to obtain Board of Director approval should significant changes in its coverage be recommended.

Risk Management Policy Implementation

UEC employees are responsible for ensuring that the corporation’s programs, activities, and policies are conducted in a manner that considers the risk of loss or injury. In maintaining UEC’s risk management policy, the corporation will consult with the California State University Risk Management Authority (CSURMA) and the Chancellor’s Office, as appropriate. UEC will work with its employees to carry out this policy and the following actions shall be taken:

1. Involvement of UEC Management

The Executive Director shall be responsible for maintaining UEC’s Risk Management policy, in collaboration with the Human Resources, Financial Services, Sponsored Programs Administration and other departments of the University.

2. Guidelines

Guideline documents issued by UEC and CSURMA shall be followed by the organization. UEC will assist in sharing documents, requirements, and guidelines with

appropriate management personnel and will assist with monitoring and implementing risk management policies and activities.

3. Program Practices

UEC management shall establish and maintain documented risk management practices as an essential part of the program, including:

- A. Assessment of new activities (especially assumption of contractual liability) in terms of risk
- B. A periodic review of risks, exposures, activities and properties
- C. A review process for assessing risk exposures on premises, in operations, through contracts, and with avoidance/prevention efforts
- D. An accident/loss monitoring process that identifies where accidents and/or losses are occurring or will likely occur
- E. A systematic claims assessment process to ensure that claims are being properly administered, and that the activity sponsor is fully aware of the types of risks being assumed
- F. A practice of including risk management as a component of management performance evaluations
- G. Development of preparedness plans for disasters

4. Program Organization

The Executive Director, through management guidelines, shall clearly identify how the Risk Management Program is to be organized, including:

- A. Delegated authority
- B. Performance of program duties and task assignment Role and relationship of Claims Management Firm and agents
- C. Relationships of risk management program/staff to safety, legal and employee relation functions

5. Training

All applicable UEC personnel shall take part in training sponsored by the University, UEC, CSU and CSURMA in risk management techniques and practice. Trainings shall include Injury Illness Prevention Plan, Fire Safety, Campus Safety and Evacuation, First Aid/CPR, Blood borne Pathogens, Driver's Training (Cart Operator Training), Disaster Preparedness Training, Office Ergonomics, Campus Active Shooter Training, etc. Training is provided on an as-needed basis and scheduled regularly for new hires and refresher training for applicable personnel.

6. Program Review

The UEC Board of Directors will provide periodic review of all insurance coverage as needed

Approval:

Approved by the UEC Board of Directors on 5-30-25.