



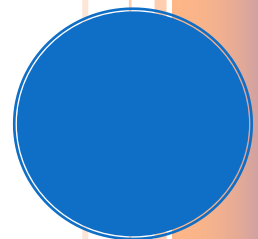
ESCAMBIA COUNTY SCHOOL DISTRICT

Property Incident Program Guidelines & Procedures

Risk Management Department

4/2/2024

75 N. Pace Blvd. Pensacola, FL 32505



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Program Summary

The Escambia County School District provides (self-insures) a property damage and loss fund intended to help schools and departments replace damaged or lost property/equipment as needed for educational or operational purposes. The Risk Management Department processes all claims and administers the funds.

This guide will help you understand what the District's replacement requirements are and if replacement of property or equipment by the fund is appropriate, as well as provide information to help you process a claim. While this is not a formal insurance policy, there are many similar aspects.

Please use this guide and the online Property Incident Report located at [Online Property Incident Report](#), to file a claim for replacement of District owned lost, damaged or stolen property/equipment.

COVERAGE INFORMATION

Deductible

There is a “deductible” of \$100 per every \$500 of replacement cost for any losses covered by the fund (exception-waiving the deductible for certain acts including wind, storm, lightning, and fire). Effectively, this program is designed to handle capital items/property that have been damaged or stolen during an insurable peril (event).

*Note: if the loss involves multiple items that are related to the same single occurrence (event), the claim should be filed for review as one loss, meeting the limit guidelines.

Valuation

Property and equipment is valued on comparable (like kind and quality) retail replacement costs or cost of repairs by an outside vendor (outside the District). The amount of funds provided for "Covered Losses" will be the lesser of either the replacement cost or the actual cost of repairs, less any deductible that applies. Funding for electronic equipment will be based on the lowest replacement costs of equipment having equal functions, features and capacity. If the item is no longer in production, equipment of the closest possible like kind and quality will be used for pricing.

Filing Limit

The claim must be received in the Risk Management Office within **30 days** from date of occurrence. All claims made outside this period will be denied due to untimely filing. Exceptions to the filing deadline may be made for large catastrophic events i.e. (floods, hurricane, fires, etc...) due to time required to process items damaged or destroyed, but additional guidance will be communicated when this applies.

WHAT TO EXPECT

The Cost Center*, is responsible for submitting the following information to Risk Management:

- A completed Damage Assessment and online Property Incident Report within **30 days** from date of loss (forms received after this time will not be considered for coverage). The online Property Incident Report must be completed in its entirety for the claim to be processed.
- Replacement cost values/pricing for each item claimed must be obtained from the Purchasing Department or a vendor quote.
- Police report (required if a crime was involved), must show forced entry in order to be covered.
- Maintenance Department Work Order (if applicable)
- Asset Restitution Guidelines and Documents (Employee Written Statement, Negligence Committee Review and Decision, if applicable)
Reference [Appendix A – Lost, Stolen, or Damaged District Property SOP](#)

The Risk Management department will advise the Cost Center of any additional or special information needed. If the loss is covered, Risk Management may enter the requisition for any replacements/repairs, or make project coding available to the Cost Center for large losses involving multiple assets. The Cost Center will be responsible for entering the receiving report in Skyward once items have been received or repairs have been made satisfactorily.

***Note: Please visit Budgeting’s website to find your Cost Center number.**

IN CASE OF LOSS

- All reasonable steps must be taken to protect damaged property or equipment from further damage.
- The Cost Center must contact local law enforcement agencies immediately upon discovery of any loss due to criminal activity. A police report **must** be filed if a crime has been committed. Law enforcement complaint number must be listed on the Property Incident Report.
- Complete and submit an online Property Incident Report **ONLY** for covered property valued in excess of \$100.00 in total for the same event. All claims must be submitted to Risk Management within **30 days** of the date of loss.
- The Cost Center may be required to submit additional information or documentation, depending on circumstances.

REQUIRED DOCUMENTATION FOR CLAIMS PROCESSING

- Copy of the Police Report
- Verification of the “Replacement Cost” for each item. **All pricing information must be current (within the last 30 days)**. The following sources are the only acceptable references for obtaining replacement pricing:
 - Purchasing Department
 - Vendor Quotes

WHAT'S COVERED?

The Damage and/or Loss Program covers School Board owned business property/equipment only, which is listed on the school or departmental inventory list or tagged assets inventory. Equipment assigned to an employee and required to be transported as part of his/her regular job duties is covered regardless of the location of loss unless otherwise excluded.

TYPES OF COVERED LOSSES

1. Fire or Lightning
2. Windstorm or hail, but only if the direct force of the wind damages the building, causing an opening
3. Theft or attempted theft, but not theft of building materials or supplies
4. Burglary when accompanied by signs of forced entry
5. Vandalism or malicious mischief
6. Flooding
7. Riot or civil commotion
8. Smoke, meaning sudden accidental damage
9. Damage caused by motor vehicles (will need report in order to coordinate recovery with the at-fault party)
10. Damage caused by aircraft
11. Explosion
12. Falling objects – from outside the building
13. Accidental discharge or overflow of water or steam
14. Damage from freezing of plumbing, HVAC systems, appliances, or automatic fire protective sprinkler systems
15. Damage from artificially generated electrical current, except while property is being services or repaired

NON- COVERED AND EXCLUDED PROPERTY AND/OR LOSSES

1. Personal property of employees, students or any site visitors
2. Money, notes, stamps, collectibles, jewelry, trophies or precious metals
3. Property or equipment which can be repaired by internal District services
4. Real property, buildings, structures, or fixtures which are physically attached to real property, including awnings, greenhouses, canopies and coverings
5. Fundraising items such as candy, tickets or other fundraising materials
6. Registered motor vehicles, water craft, aircraft and their installed equipment
7. Books: Text and Library (unless damaged by a covered peril, i.e. storm, flood)
8. Property which is separately described and specifically insured by other insurance
9. Animals, birds, fish, exterior trees, shrubs, plants, and irrigation systems
10. Electronically stored business data, software, and licensing agreements
11. Security, alarm, telecommunication, and data transmission systems which are not part of a tagged asset
12. Losses to obsolete equipment (equipment 7 years or older not covered)
13. Wear and tear, scratching or marring, deterioration
14. Losses due to inherent vice, latent defect, or mechanical breakdown
15. Unexplained disappearances (i.e.; no physical evidence of theft or forced entry)
16. Inventory shortages, equipment not located during an audit
17. Losses resulting from power failure on or off premises
18. Weather related damage to outside property or to other property when left outside

19. Damage covered by warranty, maintenance agreement, other insurance, or contractual arrangement
20. Losses to property in transit via common carrier or contract carrier
21. Losses due to theft of property from a motor vehicle without evidence of forced entry
22. Losses due to employee or volunteer theft, fraud, carelessness, abuse or intentional acts
23. Losses due to failure to use all reasonable means to protect property, including assigned property, before during and after the time of loss (i.e.: leaving power tools unattended).

OTHER CONDITIONS

1. Sites are expected to notify the Risk Management and Property Records Departments when lost equipment has been located and/or recovered.
2. This property damage and loss program is in addition to any other valid and collectible insurance covering the loss (auto, homeowners, renters, etc...).
3. Reimbursement for property damaged, lost, or stolen by students shall be the responsibility of the students or their parent/guardian when the identity of the student is known. This program is excess to any reimbursement amount recovered from employee/student/parent/guardian.
4. Restitution through the court or made by a parent/guardian must be reported to the Risk Management Department.
5. If restitution is received by the Cost Center, the site should reimburse the Risk Management Department if the claim has been paid by Risk Management.
6. The Risk Management Department will pay recovery fees to retrieve articles covered by this fund.
7. Sites shall reimburse the Risk Management Department (minus recovery fees) for items that are returned to the site.

8. The Risk Management Department reserves the right to subrogate against any available insurance policies that would cover the loss.
9. In case of loss to a pair or set, valuation is the lesser of the cost to replace or restore the set, or the difference in the actual cash value of the property before the loss.
10. No reimbursement is available for the Loss of Use of business property under this program.
11. Any property removed from the premises must be documented as required by the Property Records Department on Equipment Transfer/Disposal Form (9600-WHE-008)

FREQUENTLY ASKED QUESTIONS

Q. -Who is responsible for obtaining a copy of the Police Report?

A. -The Cost Center reporting the loss is responsible for obtaining the police report and forwarding a copy to Risk Management.

Q. -Should the Cost Center send copies of the Property Incident Report form to the Property Accounting Department?

A. -No, Risk Management is responsible for forwarding copies to the appropriate department(s). However, an Equipment Transfer/Disposal Form would be submitted in the event of a disaster (such as flood) if there is property that has been damaged and needs to be picked up and scrapped. This paperwork is needed for assets especially with county numbers so that they can be taken to the board for approval to remove them from inventory.

Q. -Who do I call to obtain a copy of the Police Report?

A. -Contact the agency that responded to the complaint. Listed below are the email addresses for records requests, telephone and fax numbers for several local law enforcement departments:

Law Enforcement Agency	Phone Number/Fax	Email
Escambia County Sheriff's Dept.	Phone: (850) 436-9501 Fax: (850) 436-9784	recordrequest@escambiaso.com
City of Pensacola Police Dept.	Phone: (850) 435-1915 Fax: (850) 435-1999	policerecords@cityofpensacola.com
Florida Highway Patrol	Phone: (850) 484-5000 Fax: (850) 484-5090	tristycorey@flhsmv.gov and RuthenellDubose@flhsmv.gov **Please send request to both addresses and attach completed Sworn Statement (HSMV-94010)
Note: If a report cannot be secured from local law enforcement, please contact our Court Liaison, Jeremy Tompkins at 439-2663 or Mary Niles at 439-2665, for assistance.		

Forms:

[Online Property Incident Report \(PIR-1\)](#)

Equipment Transfer/Disposal Form (9600-WHE-008)

Contacts:

Risk Management Department (850) 469-6267 (Press 3)

APPENDIX A

Standard Operating Procedure: **Employee Lost/Stolen or Damaged District Asset Restitution**

Department: **Operations**
SOP #: **13-01-h4**

Author: SED
Issue Date: 8/27/13
Rev. Date:

Upon notification that District property has been lost, stolen or damaged, the Department Head/Site Administrator shall complete a property incident report and the following procedure shall apply:

1. Lost/Stolen or Damaged District Property - Determination of Negligence

A. Employee Disclosure

- i. A written statement shall be submitted within 24 hours of such occurrence to the Department Head/Site Administrator by the individual. This statement must include the last known location of the item, when the item(s) was lost or stolen, who the item(s) was issued to, and who was last in possession of the item and any other pertinent information related to the occurrence. A copy of this statement shall be kept on file at the facility for three years. If the item(s) is stolen, an investigation will be performed by the Department Head/Site Administrator.
- ii. If the Department Head/Site Administrator suspects that the item(s) was lost, stolen or damaged due to negligent action on the part of the employee, the Department Head/Site Administrator shall notify Risk Management and convene a negligence review committee. This committee shall consist of the Department Head/Site Administrator, representative(s) from Risk Management, and a representative from the cognizant authority department associated with the item lost, stolen or damaged (ie. Information Technology rep if technology, School Food Service rep if food service equipment, etc.)
- iii. The committee shall review the employee written statement and the associated property incident report. The committee shall then take part in an employee inquiry in order to fully understand all circumstances associated with the loss or damage.

B. Employee Notification

- i. The employee shall be notified in writing at least 24 hours in advance of convening the negligence review committee.

Standard Operating Procedure: **Administration**

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- ii. The employee shall be informed of the nature of the committee and shall be afforded the opportunity to have an association representative present during the inquiry.

C. Negligence Determination

- i. Upon completion of the inquiry the Department Head/Site Administrator shall make a recommendation as to the determination of negligence (attachment 1)
- ii. Attachment 1 shall then be forwarded to the respective Assistant Superintendent for the Division involved for final negligence determination review.
- iii. Once negligence determination is confirmed and if monetary restitution is to be assessed (in accordance with section 2 – valuation), it shall be the responsibility of the Department Head/Site Administrator to collect all assessed restitution and forward to the District's Revenue Department as per attachment 2.
- iv. Attachment 1, the employee statement and all pertinent documentation shall be forwarded to the revenue department along with the attachment 2.

2. Lost/Stolen or Damaged District Property – Valuation

- A. The restitution procedure shall be used for all items lost, stolen or damaged that are on the capital material inventory or have a yellow Escambia County School District asset tag.
 - i. If restitution is to be assessed, the value of the item(s) lost, stolen or damaged shall be the full, current replacement value of the item(s) as determined by the District cognizant authority or the full repair cost, whichever is less.
 - ii. The item(s) value shall be included in attachment 2.

Standard Operating Procedure: **Administration**

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3. **Lost/Stolen or Damaged District Property - Restitution**

- A. Reasonable accommodations shall be made to assist all employees in the restitution of fees associated with any lost, stolen or damaged property.
 - i. The Revenue Department, in conjunction with the employee and Department Head/Site Administrator shall work to ensure restitution is made in the most expeditious manner possible. Lump sum, installments or direct withholdings shall be explained and clearly communicated to the employee.
 - ii. Restitution shall be monetary

4. **Lost/Stolen or Damaged District Property - Replacement**

- A. Once restitution is made, replacement or repair of lost, stolen or damaged item(s) shall be the responsibility of the District.
 - i. Employees making restitution shall not provide substitute or replacement items or repair in lieu of restitution.

Standard Operating Procedure: **Administration**