



USC University of
Southern California

Risk Management & Insurance

*Powerpoint by:
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Who are we?

The Office of Risk Management has **responsibility for preserving the human and physical assets of the University**. We rely on departmental assistance to **preserve those assets** within their control, **correct situations** where possible, **alert us to hazards** that need attention and **report all incidents and potential claims** when they occur. Risk Management involves **identifying, evaluating and controlling loss exposures to minimize the adverse effects of unpredictable events** and assist departments in their recovery efforts.

We oversee a variety of University **insurance programs**, including automobile, general liability, medical malpractice, property, fine arts & a variety of other policies to assist in covering the University's exposure.



Services we offer:

- Contract Review
- Certificates of Insurance
- Special Events evaluations
- Insurance Coverage
- Claims Management
- Automobile Fleet Safety
- Driver Authorization & Pull Program
- Risk Assessment

Off Campus Field Trips

- Develop a **detailed itinerary** of the trip. Meet with all participants ahead of time to familiarize them with the itinerary as well as any expectations you have of them and **specific risks** associated with the trip.
- If any trip activities require special skills, be sure to provide the necessary **orientation and training** to the participants.
- Have all participants sign an appropriate **Release Form**.

Off Campus Field Trips

- Obtain from all participants before the trip the names of **emergency contacts** to call should an emergency occur and a list of participants' **medical conditions** which might require emergency care or special treatment. Trip leader should keep a copy of this list and the emergency contact names and **one copy should remain with someone on campus** who has a copy of your itinerary and would know where to locate you if necessary. Bring along a cell phone.
- **Report all incidents of injury (of consequence) to DPS & Risk Management**



Signed Waivers

- Where are they stored?
- How are they stored?
- How long do you store?

Dealing with Minors

- All programs must be registered with the Office of Equity & Diversity
<http://policy.usc.edu/protecting-minors/>
 1. Name of program
 2. Contact person including name and phone number
 3. Sponsoring Department
 4. Semester(s) that the minors will be on campus (ex. Year round, summer, fall, spring, winter break, etc.)

- In addition, minor training should be taken every other year.



Renting Vehicles

- No rentals of 15 passenger vans is allowed
- Students must purchase **rental agency insurance**

Refer to:

<https://policy.usc.edu/vehicle-driver-safety/>

or

<http://procurement.usc.edu/travel/insurance/>

What to do in case of an incident:

- EMERGENCY PHONE NUMBERS

For 24 hour assistance or to report a crime:

UPC: 213-740-4321

HSC: 323-442-1000

- If the incident involves a non-USC guest or minor, notify Risk Management by completing the Risk Management incident form.



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