



## PROPERTY CLAIM REPORTING GUIDELINES

*NBSIA's goal is to work closely with our Members to assist them in Risk Management and early claim resolution to reduce costs and help maintain a good image for the Member.*

**1. In the event of a serious property loss:**

- a. Call NBSIA immediately
- b. Secure the premises from further loss.
- c. Keep track of personnel labor hours and materials used in response to loss.
- d. If necessary, rent a fence, board up windows, or hire a guard.
- e. Photograph and document damage

*These expenses are considered necessary expenses to reduce further loss and avoid potential liability exposure and are covered by NBSIA as a part of the loss. Members are advised to outsource repairs to expedite recovery and retain Member resources for normal operations. **NBSIA does not require Members to make repairs in-house.***

**2. If the loss is expected to exceed the deductible (\$5,000) the Member must advise NBSIA in writing of this, in addition to completing the Property Loss Report form:**

- a. The school employee who first discovers the property loss should immediately complete the Property Loss Report. **Do not wait until repairs or replacement of lost/damaged items** to complete and submit the report to the Member office immediately. A person should be designated to receive and review the report for completeness, legibility and any required action.
- b. Send the original to NBSIA's P/L Department and keep a copy for Member files.
- c. **Members' coverage is replacement cost coverage**, unless the property is not replaced.
- d. Make a list of those items which are damaged or destroyed, including the cost to replace them.
- e. Secure copies of the invoices for the purchases of the items. If you are not replacing an item or items, advise NBSIA.

**3. Losses of \$50,000 or more must be reported to Travelers** in a timely manner to avoid coverage issues.

**4. On building losses in excess of \$100,000**, NBSIA, appropriate Member personnel and the Member's architect should meet at the site as soon as possible after the loss to assess damages and coordinate necessary repairs. This will be coordinated through NBSIA.

**5. Property damage can lead to liability exposure. It is the responsibility of all Members to maintain property and make corrections in a timely manner to avoid potential liability claims**

*We are available to work with Members to help create best practice standards. Please contact NBSIA Property/Liability Department, 707-428-1830 should you have any questions or wish to discuss this in more detail.*



**North Bay Schools Insurance Authority**

**Property Loss Worksheet**

**Member:** \_\_\_\_\_ **Date of Loss:** \_\_\_\_\_

**Location of Loss:** \_\_\_\_\_

**Member Contacts: (Name/ Phone):**

NBSIA Board Member \_\_\_\_\_

Facilities\* \_\_\_\_\_

Maintenance\* \_\_\_\_\_

Site Supervisor \_\_\_\_\_

Other (i.e., Purchasing) \_\_\_\_\_  
(\*Implementation Team)

<b>ACTION</b>	<b>TARGET DATE</b>	<b>RESPONSIBLE PARTY(S)</b>	<b>STATUS: PENDING/ COMPLETE</b>
Arrange Debris Removal/Clean Up • Select vendor if necessary	Immediately	Member/ NBSIA	
Itemize Content/ Loss	Within 30 days	Member	
Member Board Approvals • Emergency Authorizations	Immediately	Member	
Scope Of Repairs Outlined	Within 30 days	Member/ NBSIA	
Replace Contents		Member	

**LARGE BUILDING LOSS**

Architect/ Structural Engineer Consultation		Member	
DSA Required?		Member/ NBSIA	
Bid Process Begins • Vendor(s) Approval		Member	
Review/ Clarify Bids		Member/ NBSIA	
Select Vendor For Reconstruction • Contract Executed		Member	
Oversee Reconstruction Project		Member	
Replace Contents		Member	

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