

PROPERTY PROGRAM

CRIME FREQUENTLY ASKED QUESTIONS

What action should we take if we suspect Employee or Vendor are stealing? Report your suspicions to the Risk Manager or Director of your Agency IMMEDIATELY. Documentation to support suspected thefts should be forwarded to DOAS Risk Management as quickly as possible.

We had a thunderstorm and saw the lightning. Why is a Lightning Affidavit necessary? Visible lightning does not support that damage was caused by lightning. Information provided in the Lightning Affidavit will assist in confirming if lightning caused the damage(s). A Lightning Affidavit must be submitted on ALL Lightning claims; and the Lightning Affidavit must be completed by a Certified Electrician.

Why is it important to call a company such as ServPro after a water damage loss? Our facilities people are experienced in removing water. DOAS supports the timely water damage responses by agency personnel; however, DOAS is concerned with the extraction of moisture that often remains within the interior walls that may cause future damage if this extraction is not performed by professionals.

So, since we don't secure any of our computers/laptops in the building, if someone takes one, it's not covered? Mysterious Disappearance is NOT COVERED. In order for coverage to apply for this exposure, it must meet the Burglary conditions in which forced entry and/or forced removal of covered property is evident.

What should I do if my property is recovered by the police after the burglary claim has been paid? You should contact the DOAS/RMS immediately. We will have an adjuster inspect the recovered property and if damaged, determine its value. If you wish to keep the recovered property, the adjuster will negotiate its value with you, and you will need to reimburse DOAS/RMS. If you are not interested in keeping the property, we will take possession of the property and attempt to collect as much as possible for it. Salvage value might also exist in property damaged by lightning, wind, water, etc. Often, the amount of the repair bill is reduced by the salvage value of the damaged property.

Our Agency is only required to keep an inventory of property items valued at \$2,500 or above. If we have inventoried property item(s) valued under \$2,500 and it sustains damage can we make a claim? Yes, if the property item(s) is damaged by a covered cause of loss (i.e. fire, lightning, flood, burglary, etc., etc.) and your agency can provide some evidence of ownership.

Do you provide property coverage for my employees' personal equipment (e.g. laptop computer, cellphone, iPod, etc., etc.) or effects (e.g. jewelry, watch, wallet, purse, money, etc., etc.) while at the workplace? No. The employee should look to their own Homeowners, Condominium Unit Owners or Renters Insurance Policy for any applicable coverage.

An Art Exhibit is scheduled to be held at one of our state facilities and the owner of the exhibit wants us to insure their artwork. Can DOAS/RMS provide this coverage? In most situations we can ensure artwork on loan to a state agency, provided we are notified ahead of time and furnished with a detailed list of the artwork, values, exhibit location, type of security and the dates of the exhibit.

If for example we enter an insured value of \$1,000,000 for one of our agency's buildings in BLIPP and the building suffers a covered loss and the cost to restore the building back to the way it was before the loss is \$1,250,000, what will the State-Owned Building and Personal Property Agreement pay? The most that would be available in this scenario, would be \$1,000,000, so it's important that you insure all of your state buildings (and personal property) at **100% of its replacement cost.**

