

Supplementary Insurance

Description

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Camps

Accident and sickness insurance coverage for University of Florida (UF) camps is purchased and administered through Environmental Health and Safety (EH&S).

The outline of coverage provided herein is an overview; the actual policy will govern.

- **What is covered:** Accident and Sickness Insurance for individual State sponsored camps and schools by State agencies and Universities statewide.
- **Who is insured:** All Participants and Volunteer Members enrolled as a camper, participant, or student in a State sponsored camp or school for whom a plan has been selected and a premium has been

For additional information on the insurance policy and how to enroll your camp and camp participants, please contact the EH&S Insurance and Risk Management Department at (352) 392-1591 or email to risk@ehs.ufl.edu.

Electronic Data Processing Equipment / Scientific Equipment

While the State property insurance covers university owned computers, electronic, and scientific equipment inside University of Florida (UF) buildings, it does not cover all types of loss, does not cover items in transit and reimburses at Actual Cash Value.

For UF departments or business units needing broader coverage, they can purchase supplemental insurance through Environmental Health and Safety (EH&S). This insurance is purchased and administered by the Florida Department of Management Services (DMS), Division of State Purchasing.

The policy renews each June 5. Each department must report its insured values quarterly to the Insurance Coordinator (by 9/5, 12/5, 3/5 and 6/5). EH&S will then invoice the department in June for its values insured during the prior policy period.

What is covered:

- Electronic data processing equipment owned by the University and similar equipment leased or rented from others, in UF's care, custody, and control.
- Electronic media, including converted data owned by UF and similar equipment leased or rented from others, in UF's care, custody, and control.
- Scientific and medical equipment owned by UF, and similar equipment leased or rented from others, in UF's care, custody, and control. Scientific and medical equipment valued \$500,000 or

greater is subject to underwriting approval.

Examples:

- Computers, printers
- Servers/scanners
- Analytical instruments
- Ultrasound machines

To report a claim, complete the [Claim Form](#) and promptly submit it to the EH&S Insurance and Risk Management Department to risk@ehs.ufl.edu.

To add equipment to the policy please contact the EH&S Insurance and Risk Management Department at (352) 392-1591 or email to risk@ehs.ufl.edu.

To request an Electronic Data Processing Equipment / Scientific Equipment Coverage Certificate of Insurance please complete the [Certificate Request Form](#) and submit it to the EH&S Insurance and Risk Management Department.

For additional information on the insurance policy or if you are interested in insuring an item, please contact the EH&S Insurance and Risk Management Department at (352) 392-1591 or email to risk@ehs.ufl.edu.

Drone and Aviation

The University of Florida's (UF) general liability insurance covers employees and volunteers who negligently operate a UAS or other aircraft during the course and scope of their employment. It does not cover property damage to the UAS nor other types of aviation specific losses. For that reason, we recommend purchasing additional insurance.

Drone/Aviation Coverage can provide hull (physical damage) and single limit liability coverage on aircraft owned, leased, loaned, or in UF's care, custody, or control. Insurance can be requested for the drone hull (physical damage) and any corresponding equipment (LIDAR, iPad, spare batteries, etc.). Typically there is a separate deductible for hull and liability coverage. The coverage territory is worldwide.

Insurance can be purchased through Environmental Health and Safety (EH&S). For a quote/coverage request please contact the EH&S Insurance and Risk Management Department at (352) 392-1591 or email to risk@ehs.ufl.edu.

For other UAS operational questions, please visit [Drones/UAS](#).

Click [Certificate of Insurance Request Form](#) to request proof of coverage and submit it to the Risk Management at risk@ehs.ufl.edu.

Click [Claim Form](#) to complete the claim form to file a claim and submit it to the Risk Management at risk@ehs.ufl.edu.

Equipment Breakdown (Boiler and Machinery)

Formerly called “Boiler and Machinery” insurance, this policy includes coverage to University of Florida (UF) boilers, HVAC units, generators, devices connected to electrical power or used in medical, diagnostic, surgical, dental, or pathological research for losses due to equipment breakdown.

The State Risk Management Trust Fund (the “Fund”) does not cover the peril of equipment breakdown. This supplemental insurance covers scheduled building locations – not all UF buildings are covered. Equipment Breakdown insurance coverage for University of Florida (UF) is purchased and administered by the Florida Department of Management Services (DMS), Division of State Purchasing through Environmental Health and Safety (EH&S).

The insurance includes coverage to both building and content damage resulting from a covered cause of loss. Coverage is Replacement Cost, subject to a deductible. The yearly policy will dictate the terms and conditions. The policy renews each October 1.

The insurance provider offers jurisdictional inspections. To receive the current list, please contact the EH&S Insurance and Risk Management Department at (352) 392-1591 or email to risk@ehs.ufl.edu.

To add a building and equipment to the Equipment Breakdown Policy, please contact the EH&S Insurance and Risk Management Department at (352) 392-1591 or email to risk@ehs.ufl.edu.

Losses covered by this policy must be reported immediately. Click [Claim Form](#) to complete the claim form to file a claim and submit it to the EH&S Insurance and Risk Management Department email at risk@ehs.ufl.edu.

Fine Arts

The State Risk Management Trust Fund (the “Fund”) covers contents inside a building, it does not cover for all types of loss and is only Actual Cash Value (ACV). Fine Arts are unique in value and the types of loss they can sustain. As such, additional insurance is recommended to cover them. Fine Arts insurance coverage for University of Florida (UF) is purchased and administered by the Florida Department of Management Services (DMS), Division of State Purchasing through Environmental Health and Safety (EH&S).

The coverage period renews December 31 to December 31. The policy insures indoor artwork against physical loss or physical damage during the period of insurance while on exhibition, in transit, and or in incidental storage. This coverage shall extend to fine arts on loan to or owned by the University including but not limited to: museum collections, murals, stained glass, sculptures, gallery exhibits, and paintings.

Examples of Covered Items:

- Outdoor sculptures
- Museum collections
- Gallery exhibits

For a quote/coverage request please contact the EH&S Insurance and Risk Management Department

at (352) 392-1591.

Click [Certificate of Insurance Request Form](#) to request proof of coverage and submit it to the EH&S Insurance and Risk Management Department email at risk@ehs.ufl.edu.

Click [Claim Form](#) to complete the claim form to file a claim and submit to EH&S Insurance and Risk Management Department email at risk@ehs.ufl.edu.

Government Crime

This supplemental insurance covers theft and dishonest acts of UF employees, resulting in financial or property losses. Government Crime insurance coverage for University of Florida (UF) is purchased and administered by the Florida Department of Management Services (DMS), Division of State Purchasing through Environmental Health and Safety (EH&S).

The policy renews each January 1. The EH&S Insurance and Risk Management Department reports the number of FTEs to determine the rating and the cost is handled through the Office of the VP for Business Affairs

- **Employee Dishonesty** insurance provides protection against loss of money, securities, and other property with intrinsic value as a result of a dishonest act committed by an employee that is not otherwise excluded.
- **Excess Employee Dishonesty** insurance provides an extra limit for protection against loss of money, securities, and other property with intrinsic value as a result of a dishonest act committed by an employee that is not otherwise excluded.
- **Faithful Performance of Duty** insurance provides protection against loss of money, securities, and other property with intrinsic value when an employee fails to faithfully perform duties prescribed by law.
- **Theft, Disappearance, and Destruction** insurance provides protection against theft, disappearance, or destruction of money and securities inside or outside Insured premises, other than acts committed by an employee.

Click [Claim Form](#) to complete the claim form to file a claim submit to the EH&S Insurance and Risk Management Department email at risk@ehs.ufl.edu.

Miscellaneous Property

Miscellaneous Property insurance coverage for University of Florida (UF) is purchased and administered by the Florida Department of Management Services (DMS), Division of State Purchasing through Environmental Health and Safety (EH&S).

While the State property insurance covers university owned property, some other categories of property do not fit under the other insurance programs but can be covered here.

Examples Include:

- Radio and TV Equipment
- Theatrical Equipment
- Lighting

- Rented Storage containers

This policy renews each August 8. Departments insuring items must report their quarterly values to Risk Management by 11/8, 2/8, 5/8 and 8/8. Coverage is Replacement Cost and against risk of direct physical loss or damage to the insured property unless the loss or damage is excluded.

Click [Certificate of Insurance Request Form](#) to request proof of coverage and promptly submit it to Risk Management at risk@ehs.ufl.edu.

Click [Claim Form](#) to complete the claim form to file a claim and promptly submit it to Risk Management at risk@ehs.ufl.edu.