# INSURANCE AND MAJOR LOSSES/CLAIMS

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<tr>
<th>Role</th>
<th>Designated Employee(s)</th>
<th>Deputy</th>
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| **Head of Risk & Audit Management/Major Incident Lead Manager** | Name: Lorraine Loy  
Contact  0131 451 8087  
Mobile: 07764449383 | Name: Zurich Municipal 24 hour helpline  
Contact 08000280336  
Information: Advice and instruction will be provided. |
| Must be able to work closely with Loss Adjusters, Project Managers and have sufficient authority to make and implement decisions regarding repair and replacement of damaged items and will serve as the point of contact for all insurance related matters. | | Contact Zurich Municipal direct in the event that the Head of Risk & Audit Management is unavailable |

## MAJOR INCIDENT RESPONSIBILITIES:

After the initial Major Incident and permission has been given to enter, secure the area to prevent further damage, loss, or injury. Contact Security Control for security assistance if needed and Health & Safety if hazardous materials are potentially involved.

In the event that the Head of Risk & Audit Management is unavailable please contact Zurich Municipal on the above number. This number should only be used in major incidents.

Address mitigation for high value or critical items susceptible to water damage if the loss involves water. Ensure the School, Institute or Section IT officer is available to assist.

Take measures to ensure damaged items and evidence of the cause of the loss are preserved, where possible, and not disposed of. However, mitigation efforts that need to be taken immediately to successfully prevent worsening or additional damage should go forward immediately on a Major Incident response basis.

Determine if additional staff resources are needed for clean up operations.

Establish and maintain communication with Estates & Building Services regarding building clean up and repair operations. Note: Estates & Building Services are not responsible for handling your School, Institute or Section assets. They may be able to provide some furniture repair assistance or moving services upon request.

Contact Health & Safety for assistance with hazardous materials or other health and safety related issues.

Identify and document missing or damaged items. Take photographs to capture and document rapidly changing evidence.

Report any major loss to the Risk and Audit Office by telephone with preliminary information as soon as possible but not later than 24 hours after the incident.
You will maximise your potential recovery of expenses by including the Risk and Audit Office in the process as soon as possible and prior to incurring expenses, where this is possible.

**IMPORTANT INFORMATION:**
Failure to involve the Risk and Audit Office in decision making, late reporting of the loss, failure to mitigate or prevent further damages, or failure to secure and save damaged items and evidence may result in repudiation of the claim.

All plans to incur costs must be advised prior to instruction in order to receive authorisation to maximize insurance recovery. The Risk & Audit Office will set up a cost centre, nominal and job code for each and every major loss and will approve all associated costs.

Coordinate the repair and replacement efforts within the School, Institute or Section. Ensure team members are documenting expenses in accordance with the Risk & Audit Office requirements.

Schools, Institutes and Section are required to provide documents to the Risk & Audit Office within the requested time period.

Coordinate and arrange for the removal of damaged equipment or other items. Discarding property prior to the Risk & Audit Office approval may jeopardise claim recovery.

Following major incidents investigations by forensic scientists, insurers, health and safety executive and other parties may be necessary. Managers are responsible for ensuring that staff attend interviews as and when required. In some circumstances a Manager may be permitted to be present during the interview.