

Insurance, Immunity, and Where to Draw the Line



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University Insurance

Property Insurance: Covers damage to UNC Charlotte property (both buildings and contents)

Liability Insurance: Covers damage that we (UNC Charlotte and our employees) may cause to other people's property or themselves

Other Insurance: Narrowly tailored insurance policies intended to provide coverage for specific exposures



Insurance, Immunity, and Where to Draw the Line

State Laws Providing Protection

Defense of State Employees Act: Protection for you as a State employee

- Limitations: (1) Not within scope of employment
- (2) Fraud, corruption, or actual malice
- (3) Conflict of interest with the State
- (4) Not in the best interest of the State

Tort Claims Act: Protection for the University

Sovereign Immunity: State governmental entities cannot be sued by a private individual unless the entity consents/allows itself to be sued



Insurance, Immunity, and Where to Draw the Line

Example 1: A Lunch Trip Gone Awry

Question: Will the University's automobile insurance apply, and if so, to what parts of the injuries or damage?

Answer: No. The University's automobile insurance does not provide protection for individuals driving their personal vehicles.

- Options:**
- (1) Rent from Motor Fleet
 - (2) Accept the risk
 - (3) Drive only yourself



Insurance, Immunity, and Where to Draw the Line

Example 2: Kickback Kerry

Question: Will the Attorney General's Office provide coverage for Kerry?

Answer: Probably not. Remember the limitations of: (1) outside the scope of employment; and (2) actions involving fraud or actual malice.

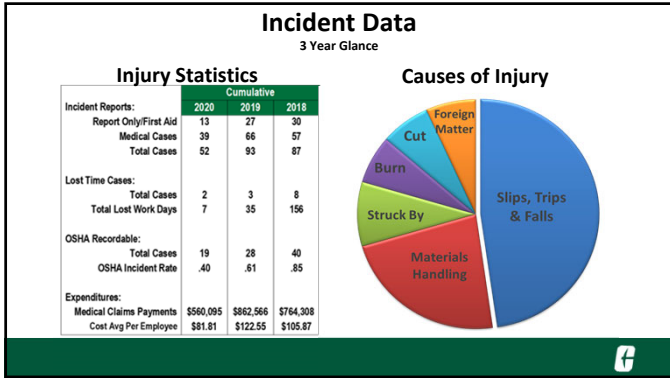
- Options:**
- (1) Don't commit crimes while at work
 - (2) If unsure, ask your supervisor

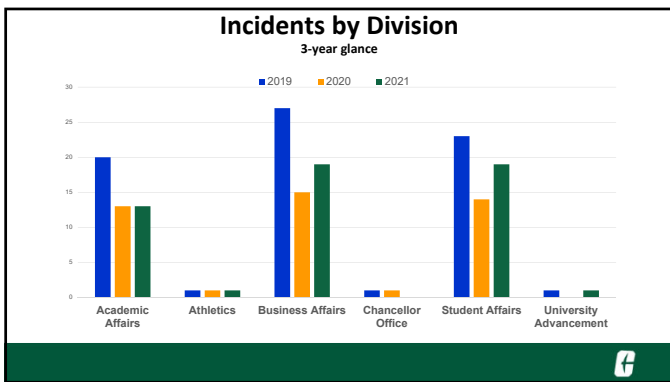


Workers' Compensation

Angela Allen, Manager







What is Workers' Compensation (WC)?

- A program that provides protection for North Carolina (NC) employees and employers against loss due to injuries or illnesses resulting from a work-related accident. This includes medical care and compensation payments for lost time.
- All **employees** are covered, except hires via a temporary agency.

Who is involved?

Employees and Supervisors	Medical Providers
Workers' Compensation Administrator	NC Industrial Commission
Third Party Administrator (CCMSI)	Attorney General's Office

What Injuries Does Workers' Compensation Cover?

In NC to establish an injury as compensable (approved), these three criteria must be met...

- the injury was due to an accident, and
- the injury arose out of employment, and
- the injury occurred in the course and scope of employment.



Simplified: accidental injuries that are work-related



Workers' Compensation (WC) Benefits



WC benefits include payment for...

- Initial medical treatment of injury or illness with authorized treating providers.
- Ongoing medical treatment (necessary follow up care, physical therapy, etc.)
- Wage loss during recovery if injury requires employee to be out of work.



Workers' Compensation?

Example: A Lunch Trip Gone Awry

Question: Will Workers' Compensation apply, and if so, to what parts of the accident, injuries or vehicle damage?

Answer: WC does not provide coverage for damage to personal property nor for injuries that are not the result of a work-related accident.

- Options:**
- (1) Accept the risk
 - (2) Drive only yourself
 - (3) Eat on Campus



Let's Talk About Potential Situations



In the Event of an Accident

- All accidents, no matter how minor, must be reported to your supervisor.
- Employees must complete the Employee Incident Report form (<https://safety.charlotte.edu/>)
- Submit form to your supervisor for review and signature.
- Supervisor signature authorizes medical treatment as needed.

INSTRUCTIONS:
 This form must be completed by the worker/employee. Complete information, including all medical treatment administered and provided to the employee, is mandatory. The supervisor will review the completed report and all medical treatment provided to the employee and forward to the medical treatment facility. The report must be submitted to the supervisor/manager before the employee leaves the work site.

EMPLOYEE INFORMATION:
 Name: _____ Date of Birth: _____
 Job Title: _____ Department: _____
 Supervisor Name: _____
 Incident Location: _____

INCIDENT INFORMATION:
 Date of Incident: _____ Time: _____
 Nature of Incident: _____
 Time Reported to Work: _____

MEDICAL TREATMENT:
 Type of Injury: _____
 Date of Report: _____
 Location of Injury: _____
 Treatment Received: _____

EMPLOYEE CORRECTIVE ACTION SUGGESTION:
 Describe any corrective actions suggested.

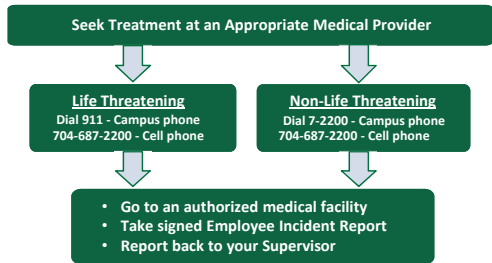
MEDICAL TREATMENT AUTHORIZATION:
 No Medical Treatment / First Aid Urgent Care Hospital Emergency
 Employee Medical Treatment
 Other

I hereby certify that the information I have provided is true and accurate.
 Employee Signature: _____ Date: _____ Other Phone: _____
 I hereby certify, in case of medical report and as directed appropriate medical treatment authorized.
 Supervisor Signature: _____ Date: _____ Other Phone: _____

MEDICAL TREATMENT FACILITY / MEDICAL TREATING PHYSICIAN STATEMENT




What if Medical Treatment is Needed?



Where are the Authorized Facilities?

Treatment Levels	First Point of Treatment <small>(Urgent, Non-Life-Threatening)</small>	After-Hours & Weekends <small>(Urgent, Non-Life-Threatening)</small>	Life-Threatening or Serious Injuries Only
	Fall & Spring Hours Mon - Thurs (8a - 5p); Fri (8a - 4p) Summer Hours Mon - Fri (8a - 4:30p)	Fall & Spring Hours Mon - Fri (8:30p - 9p); Sat - Sun (8a - 4p) Summer Hours Mon - Fri (4:30p - 9p); Sat - Sun (8a - 4p)	Fall, Spring, & Summer Hours 24 hours <small>(Wounding, Difficulty Breathing, Wheezing, Visible Debris in Eyes, Loss of Consciousness, Threat to Life, etc.)</small>
Campus Locations			
Main Campus	Student Health Center 9201 University City Blvd Charlotte, NC 28223 704-687-7400 / 7401	FastMed of Charlotte at Mallard Creek 2728 W Mallard Creek Church Rd Charlotte, NC 980-218-1860 FastMed of Harrisburg 4415 School House Commons Harrisburg, NC 704-456-1218	CMC Hospital - University 101 W.T. Harris Blvd Charlotte, NC 28202 704-548-6000
Center City	Student Health Center 2201 University City Blvd Charlotte, NC 28223 704-687-7400 / 7401	FastMed of Charlotte 3259 Wilkeson Blvd Charlotte, NC 704-319-3176	CMC Hospital - Main 1001 Echeverre Blvd Charlotte, NC 28203 704-355-2000
NC Research Campus	Student Health Center 2201 University City Blvd Charlotte, NC 28223 704-687-7400 / 7401	FastMed of Concord 391 George W. Liles Pkwy Concord, NC 28027 704-806-1700	CMC Hospital - Northeast 9251 Church St N Concord, NC 28025 704-403-1331

What if an Injury Results in Leave of Absence



Seven day waiting period for WC payments (except...)

Compensation is based on 66 2/3% of the avg. weekly wage

Continuation of Benefits

- Health Insurance
- NC Flex
- Vacation/Sick Leave
- Performance Increases
- Longevity

*Retirement service credit is not accrued while out on WC LOA



Read All About It!



Our website (<https://erm.charlotte.edu/>) has information and resources to assist employees, managers/supervisors and departments on topics relating to Enterprise Risk Management.

Contact:
704-687-8271