## OSU INSTITUTE OF TECHNOLOGY POLICY & PROCEDURES

## **Employee Liability Insurance**

3-025 FISCAL SERVICES November 2013

## POLICY

- 1.01 Employees of OSU Institute of Technology (OSUIT) are insured against claims by third parties for bodily injury, property damage, and personal injury. This coverage is provided under the provisions of the Oklahoma Governmental Tort Claims Act. The State of Oklahoma Office of Risk Management is responsible for administering the program.
- 1.02 The Governmental Tort Claim Act makes it possible to file a claim against the State of Oklahoma for damages under certain conditions. The Act limits the amounts recoverable by the claimant. The total liability of the State on a claim is as follows:
  - A. Bodily injury \$100,000 per person
  - B. Property damage \$25,000 per person
  - C. \$1,000,000 for any number of claims arising out of a single occurrence or accident
- 1.03 The purpose of the Governmental Tort Claims Act is to provide protection against suit or claim for full-time and part-time employees <u>while acting within the scope of their</u> <u>employment</u>. Scope of employment is defined in the Act as follows:

"Performance by an employee acting in good faith with the duties of his office or employment or of tasks lawfully assigned by a competent authority, but shall not include corruption or fraud."

1.04 Under the provisions of the Act, the State Agency will be named as defendant in the claim rather than the employee <u>as long as the employee was acting within the scope of employment.</u>

## PROCEDURE

2.01 Further information regarding the provisions of the Act can be secured by calling the Vice President of Fiscal Services.