

Insurance Claims Policy

1. **Policy Accountable Owner: Staff STF**
2. **Policy Name: Insurance Claims**
3. **Purpose for policy:**
 - a. To clarify the insurance claims processing policy.
4. **Policy details:**
 - a. Investigation: Once a loss has occurred, the Community Manager and Board of Directors (BOD) Insurance Liaison will jointly meet to investigate the event, and determine whether a claim is likely to be required. The Community Manager will lead the effort to prepare all insurance claims.
 - b. The Community Manager is responsible for making a recommendation to the BOD, as to whether a claim is necessary.
 - i. If no insurance claim is necessary, it is so noted by office staff.
 - ii. If a determination is made to file a claim, it is prepared and submitted internally for review.
 - c. **Submittal:** All claims for insurance shall be prepared in writing and submitted to the Genesee Foundation office for review prior to submittal to the insurance company.
 - d. **Review:** Once a written claim is received:
 - i. A meeting will be called to review the claim for accuracy and appropriateness, address open issues and determine next steps.
 - ii. The meeting will include as participants the Community Manager and the Insurance Liaison. At their discretion, they may add other board members, legal counsel, the insurance company representative, staff or other participants they feel may be helpful in reviewing the claim.
 - e. **Claim Processing:**
 - i. After review, the claim may be submitted to the insurance company, denied or referred to the BOD for further discussion and decision.
 - ii. Once a claim is submitted to the insurance company, the Community Manager and the Insurance Liaison, along with legal counsel if necessary, shall be the contacts for the insurance company. The Insurance Liaison will keep the BOD informed of the status of the claim's progress.
 - f. **Response to Submittal:** Responses to claims shall be in writing. If the involvement of the Genesee Foundation attorney becomes necessary, steps will be taken to ensure confidential communications under attorney-client privilege.

APPROVED BY: Board of Directors
SUPERCEDES: October 12, 2005
APPLICABILITY: All insurance claims
APPROVAL DATE: October 12, 2005
REVIEW/REAPPROVAL: October 8, 2008
March 9, 2011
June 14, 2014
April 12, 2017
May 20, 2020
EFFECTIVE DATE: March 9, 2011
REVIEW DATE: 2023 (3 YEARS)