Re: Submitting an Insurance Claim

Unfortunately, our school system experiences losses that require an insurance claim form be completed. This may include theft, vandalism, damages to buildings, etc. I’ll discuss student accident claims later. Right now, let’s go over general liability insurance claims. You may not be the person that submits the claim form to me, but I think this is good information.

If/When you are notified that your facility has experienced property damage, theft, vandalism, etc., contact the department that is responsible for the item that was damaged or stolen. For example, if a computer is stolen, contact DART. If the building is damaged, contact Building Services.

Once you have ascertained the loss, send the information sent to Kimberly Rhodes. Along with the claim form, please include a quote for repair or replacement. **If the insurance claim form involves loss due to theft or vandalism, a quote along with a police report is required for submission to the insurance company.** If you can get the quote and (if needed) police report quickly, you can submit all the paperwork. However, **do not hold the claim** while you get this supplemental information. The insurance company can fine us for submitting claims too far past the date of occurrence.

Once Kim Rhodes has received the claim, she will submit it to our insurance company. They assign a claim number to it and from then on, they communicate with the school or department that filed the claim. When the reimbursement check is sent to our school division, Kim will email the person and bookkeeper who filed the claim for a budget code for the money to be deposited.

**FAQ: What if a student gets hurt and wants the county to pay?**

If a student gets hurt and the parent wants the county to pay, don’t argue with the parent. Complete the Student Accident Report form and get a statement from whoever was present at the accident. Send the accident form and statement to Kim Rhodes with
a memo stating that the parent would like this sent to our insurance company. After you send in the report and Kim submits the claim to our insurance company, the insurance company contacts the parent. They may speak with the people who witnessed the accident but the insurance company takes over communication.

We cannot stress this enough: We offer information and forms for parents to purchase student accident insurance. This insurance covers their children while they are in our schools. This information is printed on the school calendars. If the student has an accident AND they have this insurance, there is contact information on the calendar. DO NOT SEND THESE CLAIMS TO Kim Rhodes. If they have the insurance, they would communicate directly with the insurance company.

Here is a list of our insurance carriers:

General Liability:
   Insurance Company: VaCORP

Student Accident Insurance:
   Insurance Company: First Service Insurance
   Underwriter: Markel Insurance

This is just an overview of the procedure for handling insurance claims. If you have any questions or concerns, you can always contact me.

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