



Risk Management Newsletter

March 4, 2021

[Thank You for Your Feedback](#)

We annually solicit feedback on the service EIIA provides via the EIIA Member Survey. Your comments and suggestions give valuable insight into consortium Members' satisfaction and future needs from EIIA. As we were unable to host our annual in-person Members Meeting last November, this year the survey was conducted electronically. The [2020 Member Feedback Survey Results](#) are now available. As we review the comments, we may reach out to you for more information. With hope this year will be different than last, Member Representatives should mark the calendar for the 2021 Members Meeting in Clearwater, FL scheduled for November 10th-12th. Please contact Greg Logan, Vice President, Risk Management, with any questions regarding the survey.

[Vaccinations – Supporting the Effort and Managing Risk Webinar Replay](#)

In case you missed it, EIIA's Valarie Conrad and Natasha Baker of Novus Law Firm recently presented a webinar titled *Vaccinations – Supporting the Effort and Managing Risk*. The presenters discussed the practical and legal considerations for student, faculty, and staff vaccinations, and strategies to support local vaccination efforts. The [webinar replay](#) and [slides](#) are available on the EIIA website. During the webinar, awareness and training resources were provided. Members participating in the Property and Casualty Master Program are reminded of the complimentary SafeColleges Coronavirus Awareness Modules. Course #108 – *The Basics of Vaccines* is now available and pre-loaded to each institution's SafeColleges learning platform. For technical assistance with assigning courses, contact the SafeColleges Customer Service team at 1-800-434-0154, or Monica Turner, EIIA Member Education Director.

[Preventing Corporate Deception Fraud](#)

Since 2014, EIIA Members have filed 51 crime policy claims. Claim payments totaled more than \$3.7 million, averaging over \$232,000. Corporate deception fraud and employee theft were the leading causes of loss. Unlike some other lines of insurance, crime claims are preventable. The common thread for all crime claims is that institution policies, procedures, and controls were either lacking or not followed. All Members are urged to review the new EIIA guidance paper, [Preventing Corporate Deception Fraud](#). This document discusses the types of deception other Members have experienced and what mitigation techniques should be in place to prevent deception. Members are encouraged to work with their auditors to make sure these practices are in place and followed.

[International Travel Coverage for COVID-19](#)

We have received questions from several institutions regarding the international insurance program coverage for COVID-19 related claims. While the program includes emergency medical care, Members need to be aware that the program does not include quarantine costs or COVID-19 testing before boarding a plane. EIIA is currently negotiating with underwriters to determine if it is economically feasible to add quarantine coverage to the EIIA international

insurance program and will provide an update when one is available. Members concerned with potential cancellation fees should visit insuremytrip.com for various insurance options.

Commencement

Many institutions have started planning for commencement. As there is no certainty regarding the pandemic's status at that time, those institutions planning in-person events need to avoid the risk of it being a super-spreader event. In all cases, all CDC, state, and local health department guidelines and restrictions need to be followed. Reserve the right to change plans at a moment's notice. Have a backup plan for using a virtual platform in case there is a sudden change of plans. After the ceremony, graduates should promptly disperse. Lingering and picture taking immediately after the ceremony as well as congregating in parking lots should be avoided. Institutions should also be cognizant of the potential for groups to assemble in the local hotels and restaurants before and after the ceremony.

Business Continuity Plans

A recommendation to develop formal departmental business recovery plans is among the most common recommendations found in the Aon property loss control visit reports. This particularly applies to departments where the recovery of operations or assets might be critical in the ongoing operation of the institution. To help Members get started on this project, EIIA has developed a complete business continuity toolkit including templates for the institution and over fifteen different departments. The templates have pre-filled responses to minimize the effort to complete the project. Since the pandemic has required departments to develop alternative methods of operation, now is an excellent time to document your institution's response. The templates can be found on the EIIA website using the search words *business continuity toolkit*. Contact your EIIA Risk Management Director for further guidance.

Abernathy MacGregor: 10 Worst Things to Do in a Crisis

Responding to an emergency on campus is stressful. An improper response can prolong the emergency. Abernathy MacGregor, EIIA's media relations consultant, has put together a guideline of the [10 Worst Things to Do in a Crisis](#) to help Members during these difficult times. The suggestions discuss communicating with stakeholders and the media. EIIA suggests including these concepts in the campus emergency response plan. All members of the Property & Casualty Master Program are eligible to receive the benefits of the [EIIA Crisis Communication Services Program](#) provided through The Abernathy MacGregor Group, Inc. Each Member is eligible to receive up to five hours of annual prepaid advice or services. Hours are reinstated each May 1st. Through thoughtful media preparation and response, Members using this program can "mitigate risk, (and) significantly lessen potential damage to the institution's business and reputation."

Campus Construction

If you are planning any major construction projects on campus, chances are your architect and contractor will want to use an AIA contract template. The EIIA website has recommendations for more than twenty AIA contracts, all prepared by our partners at McVey & Parskey, LLP. Members need to be aware that the EIIA property program does not assess any premium for builder's risk coverage for projects reported to EIIA before construction begins. Once the project is reported to EIIA and entered into the Keystone Property Valuation

System, no premium is assessed until the first renewal after the building is granted occupancy and the standard property insurance is in effect. Members experience significant cost savings by not purchasing builder's risk insurance marked up by their contractor. The property policy provides full builder's risk coverage except for contractors' tools and equipment. Report your project to Gerry Hamill, ghamill@eiia.org, before you break ground. And do not forget to take advantage of the [EIIA Construction Plan Review](#) program!

The Spring Rains Are Coming

Do you know which locations in your buildings are at the highest risk for water leaks and what you can do to prevent them? Keep your buildings dry this spring by following the suggestions in the National Safety Council article [Water damage prevention planning](#). Preventing water damage also prevents mold damage. Members are encouraged to use the checklists found in the [HETI: Mold & Water Intrusion Risk Management Program](#) prepared exclusively for EIIA Members.

EIIA White Papers –Updates

EIIA continues to work with the Novus Law Firm to update our white papers to keep current with everchanging legislation and judicial decisions. The following papers were recently updated:

- [Using Electronic Consent on Campus](#)
- [Conducting Background Checks in Higher Education](#)

Getting to Know EIIA Members – Campus Security

- 52 campuses have one or more armed security employees or outsourced services.
- 20 campuses follow the best practice of annual background checks for security employees. Eight campuses perform background checks every two to five years. All others who perform a background check only at the time of hire are encouraged to perform background checks for security employees more frequently.

This document is presented to EIIA members strictly as a guideline. As individual circumstances may vary, the contents and concepts presented should be reviewed and amended as necessary to properly address your institution's unique exposures. Additionally, it is recommended that the contents and concepts presented be reviewed in the full context of its use with legal counsel prior to implementation.

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