



Procedure

Procedure Name	<i>Claims Reporting</i>		
Procedure #	13.1	Parent Policy	13.0 Comprehensive Insurance Policy
Policy Owner	VP Administration and Chief Financial Officer	Effective Date	September 18, 2024
Procedure Owner	Associate Vice President Finance and Corporate Services	Next Review Date	September 18, 2029
Approved by	Executive Management Committee	Approval Date	September 18, 2024

1.0 Purpose/ Background

The following procedures will guide how the NAIT community can effectively and efficiently report a claim.

The purpose of this procedure is to:

- a) All members of the NAIT Community are required to report incidents involving stolen property, vehicle or property damage, or bodily injury.
- b) Ensure a consistent response to an incident and what to do in a claim.
- c) Outline filing and reporting requirements.

This procedure applies to the NAIT Community and authorized third parties of NAIT who may be eligible to file a claim. It encompasses all types of insurance coverage held by the institute, including but not limited to general liability, property insurance, professional liability, automobile insurance, accidental death and dismemberment, and losses paid directly by NAIT.

2.0 Definitions

Term	Definition
Accident	An event that happens by chance and is not expected in the ordinary course of events results in harm to people, damage to property or equipment, or a loss of process or productivity.
Adjuster	An insurance adjuster that reviews and settles claims on behalf of the insurance company and NAIT.
Bodily Injury	Physical injury, including sickness, disease, mental injury, shock, or death.
Claim	The resulting action from an incident or occurrence that leads NAIT to undertake one of the following: <ul style="list-style-type: none">• Compensate the affected business unit for a loss under NAIT's organizational insurance deductible or if the decision has been made to pay for the loss using NAIT/department operational funds.

	<ul style="list-style-type: none"> If the loss exceeds NAIT's deductible, compensate the business unit or NAIT by exercising NAIT's rights under an insurance policy.
Counsel	Legal counsel appointed by the insurer or their representative to protect the Participant's interest in a Statement of Claim.
Incident	An undesired and unexpected event that results in or has the potential to result in injury/illness to a person, damage to property, or adverse effects to the environment.
Insurance	A contract between an insurance company and its customer for a specific period. It protects the customer financially against a loss. Insurance is also a mechanism for dispersing risk because it shares the losses of the few among the many.
Liability	A legally enforceable obligation. Liability insurance pays for the damages or losses suffered by others for which the insured person is legally responsible.
Loss	The detrimental effect or disadvantage results from being deprived of a resource or a right to participate in an opportunity that would legitimately benefit NAIT.
NAIT Community	Refers to the Board of Governors, executive management, employees, contractors, vendors, volunteers, and students.
NAIT Vehicle	Any vehicle owned, leased, rented, or used for NAIT business. This includes personal vehicles used for NAIT business.
Near Miss	An undesired event that, under slightly different circumstances, could have resulted in personal injury/illness, property damage, or adverse environmental effects.
Personal Injury	Harm or damage suffered by a non-physical individual. It typically includes injuries resulting from defamation, libel, slander, false arrest, invasion of privacy, wrongful eviction, or emotional distress.
Potentially Serious Incident	A potentially serious incident is reportable when the incident had a likelihood of causing a serious injury or illness, and there is reasonable cause to believe that corrective action may need to be taken to prevent recurrence.
Property Damage	Damage to real property consists of buildings, contents, equipment, or vehicles.
Served	To deliver a legal document such as a writ or summons conclusively.
Time Element Loss	Loss resulting from the inability to put damaged property to its normal use. Most often related to business interruption, profit loss, extra expenses, service interruption, soft costs, and rental income.

3.0 Procedure

3.1 General Roles & Responsibilities

Members of the NAIT community should avoid arguing with other persons involved in the accident, incident or near miss. They should never make any apologies or statements concerning the fault or guilt of any person except as required by law (such as to the police) or to cooperate with NAITs' insurer.

Before making any statement (verbal or written) or signing any documents (including releases) to or for any insurer, the individual should consult with Risk and Insurance.

All incidents resulting in a loss, including personal or bodily injury/illness, loss of life, property theft or property damage, time element loss, financial loss, and legal liability loss, must be reported within 24 hours following the incident.

3.2 Individual Responsibilities

- 3.2.1** If the incident involves severe injury or loss of life, immediately call 911 and follow the directions.
- 3.2.2** Promptly report the incident to NAIT Protective Services (NPS) at 780-471-7477 and provide accurate and detailed information, cooperate fully with the investigation process, and submit the required documentation and evidence as requested. By fulfilling these responsibilities, Individuals contribute to the fair and efficient processing of claims and support the institute's commitment to effective risk management and insurance coverage.
- 3.2.3** If required, report the incident to Health, Safety and Environment through [MyCority](#). Refer to the [HS.PRG.26 - Incident Response and Reporting Program](#)
- 3.2.4** Employees should notify their immediate supervisor of the incident.
- 3.2.5** Students should notify their program instructor or chair of the incident.
- 3.2.6** As soon as possible (within 24 hours) following an incident, complete the [Claim Form](#) – e.g., collisions, damaged window, or vehicle from a non-collision event.
- 3.2.7** If possible and safe to do so, separate damaged and undamaged property.
 - a) For example,
 - 3.2.7.a.1 Moving a damaged vehicle, if possible, out of traffic
 - 3.2.7.a.2 Turning off the water in an area experiencing a water pipe burst.

3.3 Supervisor/Program Instructor/Chair Responsibilities

- 3.3.1** When a person reports a loss or incident, the role of the supervisor is crucial and involves several key responsibilities:
- 3.3.2** Immediate Response: Ensure that any injured person receives necessary first aid or medical attention.
- 3.3.3** Report and Document: Supervisors are responsible for reporting all work-related incidents that result in personal injury, lost time from work, or have the potential to cause injury or property damage.
- 3.3.4** Investigation: In collaboration with HSE conduct a thorough investigation to determine the root cause of the incident.
- 3.3.5** Follow-up: Complete any required accident/incident reports and follow up to ensure that corrective actions are taken to prevent similar incidents in the future. Creating a supportive environment where employees feel comfortable

reporting incidents without fear of retaliation is also important. This helps in maintaining a culture of safety and prevention in the workplace.

3.3.6 Notify Risk and Insurance of the incident at the first available opportunity by emailing riskinsurance@nait.ca.

3.4 NAIT Protective Services (NPS) Responsibilities

3.4.1 NPS will follow their specific department directives for responding to and reporting on various incidents they are involved in.

3.5 Health, Safety and Environment (HSE) Responsibilities

3.5.1 HSE will follow their specific department's Standard Operating Procedures for responding to and reporting on various incidents they are involved in. Per the Occupational Health and Safety Act, HSE is responsible for reporting and investigating all serious and potentially serious incidents.

3.6 Risk and Insurance Responsibilities

3.6.1 Collect information about the incident from the reporter.

3.6.2 Generate a claims file.

a) Handle the claim process from start to finish, working with stakeholders, adjusters, third parties, and counsel to obtain the best result for NAIT.

3.6.3 Communicate with stakeholders about the progress of the claim.

3.6.4 Ensuring fairness in the claims handling process. This involves evaluating all claims, considering relevant facts, evidence, and insurance coverage.

3.6.5 Prioritize timeliness by processing claims efficiently and communicating with claimants promptly to minimize delays.

3.6.6 Ensure that claimants are well-informed about the claims process, including the necessary documentation, investigation procedures, and the factors influencing claim decisions.

3.6.7 Compliance with all relevant laws, regulations, and contractual obligations related to insurance claims is essential throughout the claims-handling process.

3.6.8 Requiring administrators to work in good faith with claimants to facilitate the exchange of information and documentation, contributing to fair and efficient claims processing.

3.6.9 Responsibility to ensure NAIT community members fulfill their obligations by promptly reporting incidents, providing accurate information, cooperating fully with investigations, and submitting required documentation and evidence as requested.

3.7 Financial Corporate Services Responsibilities

3.7.1 In consultation with Risk and Insurance, complete the appropriate journal entries for the claim.

3.8 Notice of Statement (Lawsuit)

If a lawsuit has been filed and NAIT has been served with a Statement of Claim or similar document concerning the lawsuit, the recipient will email the Statement of Claim or similar document to NAIT General Counsel and carbon copy (CC) Risk and Insurance at riskinsurance@nait.ca.

4.0 Exceptions to the Procedure

4.1 Exceptions to this procedure must be documented and formally approved by the Policy Lead.

Procedure exceptions must include the following:

- The nature of the exception
- A reasonable explanation for why the procedure exception is required.
- Confirmation that the exception aligns with the general principles.
- Any risks the procedure exception creates and how they will be managed.

5.0 Related Documentation

5.1 FO 12 Loss Control Policy

5.2 FO 12.1 Loss Investigation and Reporting Procedure

5.3 FO 13.0 Comprehensive Insurance Policy

5.4 RM 4.0 Enterprise Risk Management Policy

5.5 HS.PR.G.26 - Incident Response and Reporting Program

Document History

<i>Date</i>	<i>Action/ Change</i>
November 22, 2024	A minor revision reflects the recent restructuring of the Risk & Insurance department under Finance and Corporate Services. The Policy Lead has changed from Executive Director of RMS to Associate Vice President of FCS.