

Damage or Loss of Property Management Procedure

Section 1 - Purpose

- (1) This Procedure describes how to manage, recover and report on a response to a natural event or other incident that involves loss of or damage to Charles Sturt University property or infrastructure assets, where the amount involved is greater than \$10,000. This Procedure also outlines the actions required to manage insurance notification and claims pertaining to such loss of or damage to property in accordance with the University's guidelines and financial responsibility for losses of the University's property.
- (2) It is preferable to avoid loss of or damage to Charles Sturt University property and to achieve this as far as possible, the University adheres to AS/NZS ISO 31000-2009 Risk Management - Principles and Guidelines.
- (3) This Procedure applies to all staff, in particular business unit supervisors/managers and Budget Centre Managers.
- (4) This Procedure applies to infrastructure and associated facilities, including contents of buildings that are managed (either owned or leased) by the University.
- (5) Loss of or damage to the University's property or assets is subject to an internal \$10,000 excess. Although it is not the province of this Procedure to address such loss or damage, all loss or damage matters should be sent to the Insurance Officer, insurance@csu.edu.au.

Section 2 - Glossary

- (6) For the purposes of this Procedure:
- a. Chief Warden - is the person who has overall control in the event of an emergency, providing leadership to the emergency control organisation and implementing the appropriate response. The Chief Warden may also be involved in the recovery phase, to coordinate activities to support the return to normal business operations;
 - b. Critical Incident - means a traumatic event, or the threat of such (within or outside Australia) which has the potential to harm life or well-being and causes extreme stress, fear or injury to the person experiencing or witnessing the event. A critical incident may take place either on or off University premises;
 - c. Critical Incident Process - is the process whereby a critical incident is responded to by the campus Critical Incident Response Group;
 - d. Critical Incident Response Group - is created on University premises as determined by the Emergency Planning Committee to plan and organise responses to Critical Incidents in accordance with the [Critical Incident Management Guidelines](#);
 - e. Incident Controller - refers to the person assigned to take control of the recovery phase;
 - f. Incident Coordinator - is the single point of contact with the Incident Controller and represent their respective group in the conversation, decision making, communication and resource coordination associated with the incident; and
 - g. Security - means the security office of each campus and any campus security manager or officer.

Section 3 - Policy

(7) Nil.

Section 4 - Procedures

Initial response

(8) Upon becoming aware of loss or damage to the University's property it is the responsibility of the staff member to bring that damage to the attention of the Division of Facilities Management. In all cases this notification can be initiated through contacting campus security.

(9) Security shall take appropriate action to implement the campus response and/or the Critical Incident procedure dependent upon the severity of the incident. Security shall also at an appropriate time complete a Security Incident report.

(10) In circumstances where the damage requires escalation of a response, Security shall refer this through Division of Facilities Management Senior Management or via the Chief Warden and the critical incident process.

(11) The Division of Facilities Management service centre will be made aware of the incident and be briefed on their role in the response and recovery process via Division of Facilities Management Senior Management.

Appointing an incident controller

(12) Generally the Manager, Campus Services, Division of Facilities Management will assume control of the initial response until the incident has been stabilised.

(13) Shortly after the scene has been stabilised, management heads of those Divisions affected by the damage will make a joint decision on the appropriate group to take control of the recovery phase, and from this controlling group the Incident Controller will be nominated. This decision shall be based on which department would normally be responsible for the majority of the recovery effort, including who is best placed to control the safety of the site; manage the containment of the scene and manage the complexity of the recovery process. Examples such as damaged computer infrastructure would be Division of Information Technology, damaged building infrastructure would be Division of Facilities Management, damaged Library collection would be Division of Library Services.

Police notification

(14) If the loss or damage is suspected of being caused by an illegal activity the Police shall be notified as soon as possible after the discovery of the event. The initial Police notification can be initiated by staff, students or visitors.

(15) The person making the report to the Police shall ask the Police to provide an 'incident number' which shall be recorded by the person making the report.

(16) As soon as practical after the Police have been notified, the University campus security staff shall be notified of the event and that the Police have been notified. Security shall also be provided with the Police 'incident number'.

(17) When appointed, the Incident Controller shall assume central responsibility for contacting and coordination with the Police.

Appointing stakeholder incident coordinators

(18) As soon as practicable, each of the responding departments and affected stakeholders shall appoint an Incident Coordinator who will act as the representative for their respective group. The role of the Incident Coordinator is to be the single point of contact with the Incident Controller and represent their respective group in the conversation, decision making, communication and resource coordination associated with the incident.

Insurance notification

(19) As soon as possible after the incident has been contained and the site has been made safe, it is the responsibility of the Incident Controller to ensure that the University's nominated Insurance Loss Adjustor is informed of the incident. Refer to Loss Adjustor Contact Details for Service Standards, Costs and Contact Details.

(20) In the early stages of responding to an event it can be difficult to ascertain the full monetary value of the damage. It is the responsibility of the Incident Controller to notify the nominated Insurance Loss Adjustor, Insurance Officer, Division of Finance and Unimutual Claims Manager of the incident if it is estimated the loss to the University will exceed \$10,000. A value judgment needs to be made on the need to engage a Loss Adjuster as this will result in additional cost to the University. Contact details for the nominated Insurance Loss Adjustors, Insurance Officer, Division of Finance and Unimutual Claims Manager are provided in the Loss Adjustor Contact Details.

(21) The University and our insurers (Unimutual) have jointly appointed nominated Loss Adjustors with respect to property incidents (for example fire and perils, storm, water damage, burglary or theft, freezer breakdown). A copy of the costs and service standards expected are contained in the Loss Adjustor Contact Details.

(22) Damage/loss in excess of \$20,000 may be recoverable through the University's insurance program with Unimutual. Damage under \$10,000 will need to be borne by the business unit responsible for the equipment or structure. The University self insures between the \$10,000 business unit threshold and the insured threshold (currently \$20,000).

(23) As soon as practicable the Incident Controller shall ensure the Insurance Officer, Division of Finance is notified of the possible claim. See Loss Adjustor Contact Details.

(24) Each Incident Coordinator is responsible for determining or estimating the financial impact of the incident and the Incident Controller shall consolidate this information into a central register. This information shall include; a description of the damaged item, approximate cost to rectify the damage, relevant org/account codes, model, serial number, year of manufacture and photographic evidence is recommended.

(25) After all damage has been costed the Incident Controller will forward the completed register and all invoices associated with the works to the Insurance Officer, Division of Finance for processing.

(26) Once the nominated Insurance Loss Adjustor has been engaged, it is imperative that no action be taken or expense incurred until the relevant action or expense has been cleared with the nominated Loss Adjustor.

Replacement of computers and AV equipment

(27) Arranging the replacement of damaged office equipment, computers and AV equipment is the responsibility of the affected business unit in conjunction with the nominated Insurance Loss Adjustor.

(28) The University's insurance provides for the cost of reinstatement or replacement of the item or items concerned above the deductible limit (\$20,000). All replacement or repair costs are to be recorded on the Incident Controller's register.

(29) Replacement computers and other devices are to be purchased or leased in accordance with University policy

relating to Division of Information Technology computer shop. The business unit shall negotiate the finalisation of existing equipment leases and creation of new leases for the replacement equipment.

Division of Finance responsibility

(30) Damage or loss to the University's Assets exceeding the threshold of \$10,000, will need to be advised to the Division of Finance, so that adjustments to asset records may be made.

(31) The Division of Finance shall make every effort to ensure that all claimable loss/damage exceeding the deductible (\$20,000) is promptly reimbursed by the University's insurer and to reimburse the business unit where the loss exceeds the \$10,000 business unit threshold.

(32) Consistent with the requirement that the Incident Controller and the nominated Insurance Loss Adjustor work together in handling the claim, the Division of Finance shall manage the interface between the University and the Insurer to ensure assistance and guidance is provided to the relevant stakeholder(s) so that the recoupment process is made as quickly and efficiently as possible.

Division of Facilities Management responsibility

(33) The Division of Facilities Management has the responsibility to obtain the agreement of the nominated Insurance Loss Adjustor to repair, replace or make safe any affected building structure or building element. Once such agreement has been obtained, then carry out and/or co-ordinate the work involved. This includes engagement of expert advice in relationship to structural or plant damage, and to then provide the outcome of those reports to the relevant stakeholders.

Division of Information Technology responsibility

(34) The Division of Information Technology has the responsibility to repair, replace or make safe any affected data and communication infrastructure in conjunction with the nominated Insurance Loss Adjustor. This includes inspection and testing of wiring and related equipment integrity and to then provide the outcome of those reports to the relevant stakeholders.

Business continuity and replacing damaged equipment

(35) It is the responsibility of the affected business unit to ensure the resumption of normal operations and activities and to work collaboratively with the other major stakeholders to ensure operational downtime is contained to a minimum. This includes meeting all initial costs associated with the repair or replacement of damaged equipment or property. As these costs may be recoverable under University insurance the nominated Insurance Loss Adjustor needs to be kept informed of same. See Loss Adjustor Contact Details.

Section 5 - Guidelines

(36) Nil.

Status and Details

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