

PERSONAL PROPERTY USED ON CAMPUS &/OR FOR PSU BUSINESS

PSU, as an agency of the State of Oregon, participates in the insurance programs provided through the State of Oregon Dept. of Administrative Services-Risk Management division (DAS-RM). PSU is not allowed by State statutes to purchase any insurance without the expressed authorization of DAS RM. Likewise, PSU is not allowed by State statutes to negotiate or arbitrate insurance claims. PSU's Risk Management office should be contacted immediately when any incident occurs that may appear to put PSU, its property, and personnel at risk, including personal property. It will then be up to PSU Risk Management and DAS RM to determine liability for the event.

DAS RM does not purchase nor provide insurance coverage to cover the personal belongings of any State agency, including PSU employees or students. The property insurance PSU has through the State covers damages to PSU property when adversely acted upon by an outside influence (vandalism, theft, nature, etc.). However, coverage is not available for damages to PSU property resulting from wear and tear.

For personal property stolen or damaged, the claimant must prove that the theft or damage was a result of PSU/State negligence and, therefore, PSU may be liable. If proof cannot be provided to show PSU's negligence, then PSU is not liable and there is no insurance coverage through the State.

EXAMPLE: PSU's tennis team is traveling for the purpose of tournament play. While participating in a tournament, the rental van they were using was broken into and stolen. Inside the van were items of personal property owned by members of the team and coaches (laptop computers, clothes, tennis equipment, etc.). While this is a terrible experience, when considering who is liable for the theft and loss of personal property of the team, the question must be asked, "Who is liable for the loss/theft of the van and property contents?" Unless the theft was a result of PSU negligence (leaving a window down, leaving keys in the ignition, or other act that would contribute to the theft), PSU/State is not liable – the thief is liable. PSU can provide coverage for State property that was stolen (that's what is covered by the State's property policy) but personal property of individual team members is not covered. The only recourse for the recovery of personal items may be through the individual team member's home owner's policy or personal auto insurance policy.

If any Athletic Dept team member is concerned about the possibility of damage or theft to their personal property, they should seek personal insurance coverage through either a family home owner's policy, auto policy, or obtain that insurance coverage personally.