

Property Insurance

PSU's property insurance is provided through the State of Oregon's self insured property insurance program. This coverage extends to equipment and buildings owned/leased by PSU. If a PSU department's equipment is lost, stolen or damaged, the Department or Division which owns the property must pay the first \$2,500 of the total cost to replace the equipment. Please call Risk Management for questions regarding maximum reimbursement information and process for filing a claim.

If an employee is negligent for the loss, the Department Chair will determine the course of discipline or reimbursement from the employee.

PSU is not responsible for damage, theft, or loss of personal property owned by employees, faculty, students, and visitors. The State's Risk Management office does not purchase nor provide insurance coverage to cover the personal belongings of any State agency, including PSU faculty, employees or students. The property insurance PSU has through the State covers damages to PSU property ONLY when adversely acted upon by an outside influence (vandalism, theft, nature, etc.). However, coverage is not available for damages to PSU property resulting from ordinary 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.