

State of Iowa Department of Corrections

Policy and Procedures

Policy Number: AD-FM-10

Applicability: Institutions, CBC, Central Office, IPI

Policy Code: Public Access

Iowa Code Reference: Chapter 669

Chapter 1: Administration & Management

Sub Chapter: Fiscal Management

Related DOC Policies: NA

Administrative Code Reference: NA

Subject: Insurance Coverage and Accidents

PREA Standards: NA

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Authority:

1. PURPOSE

To describe the procedures that shall be used to provide necessary insurance coverage for all Iowa Department of Corrections (IDOC) activities.

2. POLICY

It is the policy of the IDOC to maintain such insurance coverage as is necessary to protect the individual and organizational interests of its management and employees with respect to accidents and other unforeseen events; for most aspects of IDOC operations, the IDOC is considered self-insured under applicable state laws and regulations.

CONTENTS

- A. Insurance Coverage
- B. Accident Reporting

3. DEFINITIONS – As used in this document:

- 1) Accident Report – Written process to comply with insurance requirements as well as prompt resolution and payment of claims.
- 2) Insurance – Coverage through self-insurance with respect to vehicle.
- 3) Workers' Compensation – The law that requires most employers to provide medical and lost time benefits to eligible employees who have injuries or illnesses arising out of, and in the course of, employment.
- 4) See IDOC Policy **AD-GA-16** for additional Definitions.

4. PROCEDURES

A. Insurance Coverage

1. The IDOC is self-insured with respect to vehicle operations, employee civil liability, and property loss and damage.
2. A statewide system is in place to insure the payment of legal claims as a result of the actions of state officials, employees, or agents.
3. The IDOC maintains required workers' compensation and employee bond coverage. Workers' Compensation benefits are available to employees injured in the course of duty.

B. Accident Reporting

1. Accident reporting in writing by the employee or designee is mandatory to ensure proper compliance with all insurance requirements.
2. All accidents or incidents shall be reported in writing within three days to the local Safety Officer/Designee.
3. Any claim, notice, summons, complaint or other process by a claimant or his/her representatives shall be forwarded to the Warden/District Director/Designee.
4. All loss reports shall contain the following information:
 - a. Time and date of loss;
 - b. Place of loss;
 - c. Name and address of person(s) involved;

- d. Description of how loss occurred;
- e. Description of property loss or damage;
- f. Description of activities at the time of the loss, if relevant.