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Edwardsville Bulletin

To the Faculty and Staff of Southern Illinois University at Edwardsville

Vol. 9, No. 14
February 18, 1977

Page Insurance

MEMO TO: The University Community

FROM: James F. Metcalf *JFM*

SUBJECT: General Liability and Malpractice Insurance Coverage

Several news articles have indicated the University's difficulty in securing general liability and malpractice insurance. Present coverage expires midnight February 18.

The difficulty arises out of a lack of interest by insurance companies to provide this type of insurance, particularly the malpractice portion.

This and other types of insurance are for the most part on a System basis, covering both Carbondale and Edwardsville. Bids for a new policy were solicited on a System basis.

A single bid was received. The premium was higher and coverage lower than last year. Several alternatives were discussed, such as a self-insurance program, soliciting new bids, and securing insurance, particularly malpractice, through professional associations and/or specialty companies. Such alternatives would have represented an interruption in coverage until alternative plans could have been implemented.

Such an interruption would have curtailed instructional programs and services requiring institutional insurance coverage.

Both Carbondale and Edwardsville felt that such interruption of programs for an undetermined length of time would be untenable.

Therefore, although the coverage is not as desired by either University, the decision has been made to accept the bid contract and thusly avoid program interruption.

Coverage as purchased for the System is as follows:

General Liability

\$500,000 per occurrence

Malpractice - Professional Liability

\$250,000 per occurrence

\$500,000 maximum coverage for each individual per policy year

\$5,000,000 maximum total coverage for the policy year

At the same time, the SIU System proposes going forward with additional plans as follows and as rapidly as possible:

- 1) Search for additional excess limits to supplement the above policy limits.
- 2) Pursue coverage on a State-wide basis under a State insurance program.
- 3) Pursue legislation that would limit liability on agents (employees of the State).

If any of you are aware of or can suggest other courses of action, please communicate them in writing to the President's Office.

If you have any questions on the policy coverages indicated above, please contact Mr. Charles Daniel, Risk Management, Ext. 3059.