

80-2 Property and Liability Insurance

80-2-1 Purpose • 80-2-2 Policy • 80-2-3 Reporting Claims

- 1. Purpose.** The purpose of this document is to inform the Eastern New Mexico University System (the System) community of the manner in which the System and its employees are insured for property damage and personal injury liability.
- 2. Policy.** New Mexico state agencies, including higher education institutions are required to have risk management insurance.
 - A. **Applicable Law.** Insurance against liability for personal injury and property damage due to negligence of the University is guaranteed pursuant to the Tort Claims Act [NMSA 1978, § 41-4-1 et seq.].
 - B. **Scope of Protection.** Generally speaking, University employees acting within the scope of their employment are protected from liability for their negligence resulting in property damage and personal injury by the New Mexico Tort Claims Act [NMSA 1978, § 41-4-1 et seq.]. It is important to understand that such protection is not provided for willful or fraudulent acts of employees.
 - C. **Workers' Compensation.** Employees injured while acting in the scope of their employment at the University are subject to the New Mexico Workers' Compensation Act. [See AGP&P, 40-8-6.] Employees who are injured at work need to contact the Human Resource office immediately to begin the procedure for Worker's Compensation.

The foregoing purpose and policies are implemented by the following.

Procedures

- 3. Reporting Claims.** All claims involving property damage or personal injury to a non-employee must be reported to the Purchasing Office or equivalent office on the branch community college campus. For information on reporting claims for injuries to employees, see AGP&P, 40-8-6 and 80-1-9.

Approved by the Board of Regents on May 12, 2006.

Amendments approved by the Board of Regents on May 8, 2020.