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AM-505-1-1

m ***Procedures for Property Claims***

LOSS OR DAMAGE TO CITY PROPERTY, INCLUDING CONTENTS

RESPONSIBILITY

ACTION

AGENCY HEAD

Notify within 24 hours by telephone or e-mail the following officials of any City-owned property damage or theft:

- a.) Office of Risk Management, Dept. of Finance, 401 E. Fayette St., 7th floor, (410-396-5115).
- b.) Your agency's Building Inspection /Maintenance Engineer (only when real property (such as buildings) is involved).

Complete the Risk Management Incident Report and mail it or e-mail it to the Office of Risk Management. **Risk Management Incident Report is attached.**

**BUILDING INSPECTION/
MAINTENANCE
ENGINEER**

Personally inspect and prepare estimate of reported loss or damage. Send copy of estimate to affected agency and the Office of Risk Management.

AGENCY HEAD

Agency Head may select one of the following options:

- Make repairs using own maintenance force, or
- Request the awarding of a contract for such repairs or replacements, or
- Make repairs or replacements at a later date.

If damage, theft or loss is:

- a.) **\$5,000 or less, PROCEDURE ENDS HERE.**
- b.) If the loss is greater than \$5,000 to limits of commercial insurance deductible, (currently at \$500,000), send a written request to the Office of Risk Management, including an itemized list of repairs or replacements based on actual or estimated costs plus any and all information that will substantiate the loss, for approval to reimburse the agency from the City's Self-Insurance Fund. (The first \$5,000 of the covered

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loss is still the agency's responsibility.)

**OFFICE OF RISK
MANAGEMENT**

If damage or loss is between \$5,000 and \$500,000, the Office of Risk Management will reimburse the agency for repair and/or replacement costs from the Self-Insurance Fund. **The Agency must pay for the repairs first then seek reimbursement from the Office of Risk Management** – Self-Insurance Fund. Repairs must be of similar like kind and quality.

If damage, theft or loss is in excess of \$500,000:

- a.) The Office of Risk Management will reimburse the agency for \$495,000 from the Self-Insurance Fund.
- b.) Risk Management will then notify the insurance company of the claim and negotiate a settlement on behalf of the City and the affected agency for claim costs in excess of the commercial policy deductible, currently at \$500,000.

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RISK MANAGEMENT

INCIDENT REPORT FOR REPORTING LOSS OR DAMAGE OF CITY PROPERTY

Agency/Bureau: _____ Building Name: _____

Address of Loss: _____

Contact Person's Name: _____ Phone #: _____

Incident Date: _____

Incident Description: _____

Estimated Repair/Replacement Cost: _____ Actual Cost: _____

Project Manager's Name: _____ Phone #: _____

Date of when the incident was reported to the Office of Risk Management: _____

Time Reported: _____ Person's Name: _____

Police Report #: _____ Copy Attached: YES NO

Photos Taken: YES NO If YES, taken by whom: _____

Are there Attached Photos: YES NO

Action Taken Related to the Loss: _____

Signature: _____ Final Submission Date: _____

Office of Risk Management, 401 E. Fayette Street, Suite 700, Baltimore, MD 21202
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