

Missouri Western State University
University Insurance and Risk Management
University Policies
Approved: 08/25/2009

Risk management is a proactive approach to protecting students, staff, faculty, and the general public from harm. This function includes providing advice, assistance, and direction in the University's obligation to furnish facilities and an environment that will provide reasonable protection of employees, students and the public and to assist the University in safeguarding its resources. Individual operating departments maintain basic responsibilities for preserving assets in their control. This includes but is not limited to the following resources: people, property, income, and minimizing potential loss within their area of control.

All insurance purchases, with the exception of employee benefit insurance, should be made through the Risk Manager.

Contracts and affiliation agreements, at the Risk Manager's discretion, must be reviewed by the Risk Manager prior to the signature of the Vice President for Financial Planning and Administration or President. Authorization to sign contracts on behalf of the University is limited to the Vice President for Financial Planning and Administration and the President.

Employees, as representatives of the University, should not make statements, which could be construed as accepting liability for incidents including but not limited to automobile, personal injuries, and/or property damage. Any claims against Missouri Western State University, its officials, or employees should be reported to the Risk Manager.