A. Introduction

1. Purpose
   The purpose of this policy shall be to establish a reference for property insurance coverage and guidelines for loss prevention responsibility.

2. References

3. Applicability
   This policy applies to all UC Denver property, including buildings owned or leased by UC Denver, and contents, regardless of location. This policy does not apply to buildings owned by Auraria Higher Education Center or affiliates (such as University of Colorado Hospital, The Children’s Hospital, or University Physicians Inc), but it does apply to contents owned or leased by UC Denver located in such buildings.

4. Responsibility
   It is the responsibility of Unit Manager and Fiscal Manager to ensure compliance with this policy.

B. Table of Contents

A. Introduction
B. Table of Contents
C. Definitions
D. Policy

C. Definitions

- Property refers to UC Denver buildings and contents.

D. Policy

1. Scope of Insurance Coverage
   
   UC Denver’s property insurance policy provides all-risk protection, subject to standard exclusions, for scheduled buildings and contents at replacement cost, as follows:
   
   a. Losses resulting from all perils (e.g., fire, lightning, wind, hail), except those specifically excluded by the policy. There is no deductible per occurrence.
   
   b. Losses resulting from thefts of property. There is no deductible per occurrence if there is physical evidence of forced entry. However, there is a $2,500.00 deductible per occurrence if there is no physical evidence of forced entry.
   
   c. UC Denver does not insure the personal property of faculty, staff, and students.
   
   d. UC Denver does insure contents, regardless of location, even if located in an employee’s home. Departments are responsible for notifying the Space and Asset Management Office in writing when Capital equipment is being utilized in an employee’s home. Please refer to UC Denver policy 1-2 “Capital Equipment” for procedures.

2. Loss Reporting

   All losses involving UC Denver property shall be reported immediately to on-line at the University Risk Management website at [https://www.cu.edu/risk/](https://www.cu.edu/risk/) Campus Risk Management can be reached at (303) 724-1269 or urmucddirs@cu.edu. All criminal losses shall be immediately reported to the University Police at (303) 724-4444 (Anschutz) or Auraria Police at (303)556-5000 (Downtown). Capital Equipment losses should also be reported to Space and Asset Management (303) 315-2249.

3. Loss Prevention

   UC Denver departments are charged with the responsibility of safeguarding equipment, reporting suspicious persons and unusual circumstances, and assuring that offices and/or buildings are locked at appropriate times.