Insurance and Risk Mitigation

Our department offers various online tools to assist you with risk assessments, which you can use to evaluate risks associated with your various activities and processes.

If you are planning an activity or process and would like to review possible mitigation techniques (transfer of risk, waivers, additional insurance, etc.), please contact our department for assistance.

Insurance Policies (Besides Workers’ Compensation)

OSU carries insurance for various purposes, the most common of which being related to property, liability, and cyber claims. There are also policies for specific activities (such as “over-the-side” insurance which is used to protect losses of research equipment that is deployed into water during aquatic research.)

In many cases, departments are subject to a deductible they must meet before being eligible for reimbursements for costs associated with potential insurance losses. Please contact our department if you would like information on insurance deductibles for budgeting purposes.

Insurance Claims (Besides Workers’ Compensation)

If you are involved in a vehicle accident while driving a university vehicle, a checklist of what to do can be found in the glovebox.

If something owned by OSU gets stolen or damaged, it may be covered under our Property Policy.

If a laptop is stolen or a computer is hacked, there could be a security risk and our Cyber Policy may respond. Report quickly to minimize exposure.

If you aren’t sure if there is potential for a claim, just email risk@oregonstate.edu and let us know what happened. We’re here to help!