

 <b>Saskatchewan Health Authority</b>  <h1 style="margin: 0;">WORK STANDARD</h1>	<b>Title:</b> Insurance Process for Theft of SHA Property
	<b>Role performing Activity:</b> Local SHA Teams
	<b>Location:</b> SHA <b>Department/Unit:</b> Enterprise Risk Management
	<b>Document Owner:</b> Insurance Services <b>Date Prepared:</b> 24-Apr-2024
	<b>Last Revised:</b> <b>Date Approved:</b> 04-Jun-2024
<b>Related Policies/Documentation:</b> <a href="#">WS – Reporting Claims</a> <a href="#">Property Claim Report Form</a>	

### Work Standard Summary:

The following WorkStandard outlines the general steps to follow when SHA property has been lost or stolen, and at what point insurance can be looked to for cost recovery.

Essential Tasks:	
1.	<p>Determine the type of loss:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Theft of SHA property</b> has a \$25,000 insurance deductible.</li> <li><b>OR</b></li> <li><input type="checkbox"/> <b>Loss of money or property of others</b> (that the SHA has a clear obligation for) has a \$50,000 insurance deductible.</li> </ul> <p>Cost(s) up to the deductible would come out of local operating budgets and are not able to be claimed under insurance (i.e., costs \$0 - \$25,000 / \$50,000).</p> <p>The cost(s) exceeding the respective deductible could potentially be reimbursed through insurance and a claim should be submitted (see step 2).</p>
2.	<p>If the total cost of the loss <b>exceeds the corresponding deductible (\$25,000 or \$50,000)</b>, then the local SHA team should submit an insurance claim by completing the <a href="#">Property Claim Report form</a>.</p>
3.	<p>If the total cost of the loss is <b>below the corresponding deductible</b>, then the loss would be considered an '<b>under deductible claim</b>'.</p> <p>For under deductible claims, the local team reports this using the <a href="#">WS Under Deductible Cost Code</a> and <a href="#">MEMO: Under Deductible Liability Compensation</a>.</p>
4.	<p style="text-align: center;"><b>Other Considerations:</b></p> <p>If local departments/former regions have a procedure in place for this type of event, then in addition to the above steps, those procedures should be completed accordingly.</p> <p>These procedures may include the following steps:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Report the Incident to the Authorities:</b> Contact your local authorities to file a Police Report</li> <li><input type="checkbox"/> <b>Information Technology Services:</b> If the stolen item was a digital asset managed by eHealth, alert ITS of the incident by contacting the eHealth Service Desk at <a href="mailto:ServiceDesk@ehealthsask.ca">ServiceDesk@ehealthsask.ca</a> or 1-888-316-7446</li> <li><input type="checkbox"/> <b>Privacy:</b> If confidential information has been lost or stolen, complete the <a href="#">Privacy Reporting Form here</a></li> <li><input type="checkbox"/> <b>SHA Incident Reporting:</b> Notify the respective SHA Security Services department and complete any necessary incident report forms</li> <li><input type="checkbox"/> <b>Quarterly Loss Reporting:</b> SHA's Internal Audit office sends a request to ELT (typically once per quarter) for any new losses that should be reported to the Ministry. Please ensure to include this loss with the respective Police Report in the report for your department</li> </ul>