



**Delaware Department of  
Human Resources**

*Contact Information*

For additional information, forms and Safety/Risk Management information please contact the Insurance Coverage Office at:

**Insurance Coverage Office**

841 Silver Lake Blvd.

Suite #100

Dover, DE 19904

Phone: (302) 739-3651 or 877-277-4185

Fax: (302) 739-5345

E-mail: [inscov@delaware.gov](mailto:inscov@delaware.gov)

[www.inscov.delaware.gov](http://www.inscov.delaware.gov)

ICO Administrator: Marcia Lundy, ARM, AIC



*Insurance Coverage Office*



**Delaware Department of  
Human Resources**

Serving the insurance needs of Delaware state government

*Mission Statement: The Insurance Coverage Office (ICO) supports all State agencies in protecting their employees, the general public and the State's physical assets through fiscally responsible, effective and timely comprehensive insurance management and safety/risk management strategies, policies and services.*

## Workers' Compensation

The Insurance Coverage Office manages the Workers' Compensation program for State of Delaware agencies, school districts, higher education institutions, the Delaware Transit Corporation, and fire companies through the oversight of a Third Party Administrator. Workers' Compensation data reports, which summarize employee injuries, accident causes/costs, are available for any covered participant by making a written request to the Insurance Coverage Office detailing both the information required and desired time frame to be summarized.



## Automobile and Property Claims

The Insurance Coverage Office acts as the automobile and property insurance carrier for the State. All claims related to automobile accidents and state-owned property by providing reimbursement to claimants, state agencies, and school districts are handled by an in-house staff of professional, licensed Claim Representatives. There is a statutory \$500 deductible on all claims.



## Police Professional Liability

The Insurance Coverage Office coordinates police liability claims with the Office of the Attorney General.

## Importance of Timely Claims Reporting

The importance of timely claims reporting (within 24 hours of any incident) cannot be overemphasized. In reporting incidents, the reports should include the date, time, specific location(s), names of injured parties, description of property damaged, (if it involves a building, include the rooms or portions of building(s) involved), the extent of the damage or injuries, and as complete a description as possible of the cause of loss or injury.



Claims may be reported by phone at (302) 739-3651 or 877-277-4185; by fax at 02-739-5345; or via e-mail at [inscov@state.de.us](mailto:inscov@state.de.us). Reporting forms are available on the ICO website at [www.inscov.delaware.gov](http://www.inscov.delaware.gov).

## Sovereign Immunity

The State Constitution grants the state immunity from claims arising from risks for which no established program of commercial or self-insurance exists. This means that many claims presented to the Insurance Coverage Office may be part of the statutory exemption provided in the State Constitution. Nonetheless, all claims should be submitted to the Insurance Coverage Office so that proper claims handling procedures can be implemented.

## Training/Assessment Service

The Insurance Coverage Office offers Safety and Risk Management services to state agencies upon request by the agency. These services range from training programs designed to fit the agency's needs to property risk assessment evaluations and services. ICO Risk Management professionals are available to assist all state agencies in developing and implementing a safety/risk management program that is effective and appropriate for the needs of the agency.

## Job Analysis Evaluation

The Insurance Coverage Office is responsible for performing Job Analysis Evaluations on open positions to determine whether physical requirements testing is required before hiring potential employees. If testing is required the Insurance Coverage Office develops an inventory of the Physical Requirements for the position and oversees the implementation of the candidate testing processes.

## Procurement of Commercial Insurance

The Insurance Coverage Office is responsible for the placement of all insurance with commercial insurers as directed by the Insurance Determination Committee. This insurance coverage includes excess Commercial Property, Aviation, Fine Arts, Special Events, etc.



## Volunteer Fire Companies

The Insurance Coverage Office manages the Workers' Compensation, Line of Duty, and Funeral Benefit coverages for Delaware's Volunteer Fire Companies.

## Safety Awareness

The Insurance Coverage Office produces Safety Matters, a monthly safety awareness newsletter, containing work/home safety awareness tips as well as regular features. The newsletter is offered to all state employees through e-mail. To access the current issue of Safety Matters, go to <https://dhr.delaware.gov/inscov/safety-information.shtml>.

All insurance purchases by any State entity, excluding public and higher education, must be coordinated through the Insurance Coverage Office.