



## UC Vendor Program & The Aon Help Desk

Aon Risk Services is the insurance broker for the University of California.

The Aon Help Desk was set up as an insurance resource for UC Risk Managers.

The Help Desk has available to them full Aon resources backed by insurance professionals from Aon office practices across the country. We are here to help answer insurance questions from 9AM to 4PM, Monday through Friday. We will endeavor to return phone calls and emails by the end of the next business day.

What We Can Do	What We Can't Do
<ul style="list-style-type: none"> <li>✳ We can be of assistance to Risk Managers regarding a number of issues such as:               <ul style="list-style-type: none"> <li>📄 Explaining insurance coverage terms.</li> <li>📄 Help find insurance coverage for vendors that have exhausted all their own resources in order to obtain UC required coverage.</li> <li>📄 Suggest coverage and limits for vendors based on current industry standards.</li> <li>📄 Answer questions regarding general insurance coverage for vendors.</li> <li>📄 Answer questions about what type of insurance applies to a specific vendor exposure.</li> <li>📄 Provide vendors with applications.</li> <li>📄 Should vendor require Aon services, the Help Desk will go out to the insurance marketplace on behalf of the vendor to endeavor to obtain insurance quotes.</li> <li>📄 Depending on the inquiry, Help Desk may be required to research coverage through other Aon practice services.</li> <li>📄 Review certificates of insurance from vendors and offer suggestions.</li> <li>📄 Available for meetings with Risk Managers.</li> <li>📄 Acts as UC liaison to various practice groups within Aon for vendor related issues.</li> <li>📄 Answer questions pertaining to the Matrix.</li> <li>📄 Make revisions to the Matrix when needed or requested.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>✳ We cannot recommend that coverage be waived for any vendor.</li> <li>✳ We cannot recommend coverage limits UC requires from vendors. We can only suggest coverage limits based on current industry standards.</li> <li>✳ We cannot authorize change in UC required coverage or limits.</li> <li>✳ We cannot always find insurance coverage for vendors.</li> <li>✳ We cannot make decisions as to whether or not Risk Manager should accept or deny contracts to vendors.</li> <li>✳ We cannot provide insurance coverage. Insurance carriers provide insurance coverage. Aon is an insurance broker and will represent the client to the carrier.</li> </ul>

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### Utilizing the Help Desk

- \* Utilizing the Help Desk works best by beginning with an email request. Email is preferred as it is easier to understand, easier to pass on to another resource if necessary and easier to document.
- \* The Help Desk emails will be sent to Suzanne Ryan (suzanne\_ryan@ars.aon.com). When emailing the Help Desk it is important that "UC" be indicated in the subject line. This will ensure a prompt and rapid response.
- \* The Help Desk will respond or acknowledge receipt of email by the end of the next business day.
- \* Resolution of request depends on many factors. (See Process below)
- \* General insurance question or request of a certificate review should generate a resolution by the end of the next business day.
- \* Questions or issues more complicated may take longer. For example, if the question or issue takes research, and it becomes necessary to contact another practice group or other resource, response will depend on the availability of that resource. We will keep you updated on the status nevertheless.
- \* When working to obtain insurance for a vendor, minimum response time from receipt of completed application is one (1) week, maximum three (3) weeks or longer depending on the risk.

### Process for obtaining insurance quote for vendors

1. Risk Manager sends request via email with as much information about the vendor's scope of work as possible. A copy of the contract is helpful, along with vendor resume and/or contact information.
2. Help Desk will acknowledge receipt of request to Risk Manager either by email or telephone by end of the next business day. Further discussion between Help Desk and Risk Manager may be required to determine the type of insurance UC requires of vendor and any other issues.
3. Help Desk will provide proper application and any other pertinent documents for completion by vendor. At this point Risk Manager can either forward applications to vendor or advise vendor to contact Help Desk directly.
4. When completed applications are received from the vendor and reviewed by the Help Desk and all required information is included. The Help Desk will forward the application to the insurance carriers requesting quotes.
5. Response from Carrier usually comes within a week. Response could be:
  - \* Require more information in order to underwrite risk
  - \* Decline to provide quote for various reasons
  - \* Provide quote
6. Should carrier require further information, naturally the process will take longer. In some cases there could be more than one carrier involved which will slow the process down further
7. Once the Help Desk receives a quote from the carrier, it is reviewed for accuracy.
8. Help desk will then negotiate with carrier to make sure vendor is being offered the best possible coverage at the most competitive rate.
9. When carrier negotiations are completed, Help Desk will prepare a proposal for vendor outlining major coverages provided as well as exclusions and terms and conditions of policy(s) being quoted. Aon is also required to provide vendor with mandated transparency and disclosure documents at this time.
10. Completed proposal is forwarded to vendor.
11. Vendor is asked to review and decide if they wish to purchase coverage.
12. If vendor does wish to purchase coverage they must notify Help Desk in writing that they wish to do so. A signed acceptance document is required prior to binding coverage with carrier and will be included in the proposal.
13. Once vendor acceptance is received, Help Desk will notify carrier to bind coverage.
14. Binder is received from carrier and reviewed for accuracy by Help Desk.
15. Binder and invoice is forwarded to vendor.
16. Coverage is in effect on the agreed upon date.
17. Vendor has 20 days from effective date of policy to pay premium.
18. It may take as long as 30 days to receive the actual policy.
19. Policy will be reviewed by Help Desk for accuracy when received then forwarded to vendor.
20. Once Aon places the insurance for the vendor, the vendor then becomes an Aon client and will be provided with policy service until such time as policy expires or is cancelled.
21. Policy will be cancelled if payment is not received within allotted time or if fraudulent or misleading underwriting information has been communicated to the carrier.