

UNIVERSITY OF IDAHO
RISK OFFICE
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Vehicles

help for "Getting there!"

SPECIAL POINTS OF INTEREST:

- **An University Auto Accident Kit needs to be in all UI owned or rented vehicles.**
- **An authorized driver needs to have a signed Vehicle Use Agreement, a three year driver's record check, and have taken the vehicle training course within the last five years.**
- **Email UI Risk to decide if an Acknowledgment of Risk and Waiver of Liability is needed for the activity.**

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What Coverages Are Available For Vehicles?

Through the Idaho Tort Claims Act (Idaho Code 6-901 through 6-929), State of Idaho Risk Management Program (State Risk) is charged with management of auto liability and auto physical damage (comprehensive and collision) coverage. The university participates in vehicle coverage through State Risk.

Liability Coverage for all university vehicles (owned or rented) is through State Risk's auto liability coverage. Units are responsible for notifying UI Risk and Asset Accounting of newly acquired vehicles, regardless of vehicle age or value, and notifying UI Risk annually thereafter to maintain coverage. There is no cost to the unit for liability cov-

erage.

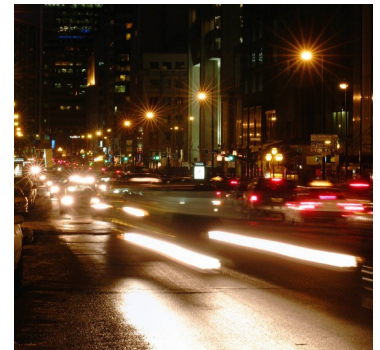
Physical Damage Coverage

for university vehicles is commonly known as comprehensive and collision coverage. Units are responsible for notifying UI Risk and Asset Accounting of newly acquired vehicles, regardless of the vehicle age or value so the vehicle can be covered by liability coverage and possibly comprehensive coverage. Units must have comprehensive coverage on vehicles that are five years old or newer. Comprehensive coverage for vehicles older than five years is by unit request. Units need to verify coverage with UI Risk annually to maintain coverage. The coverage year is from July 1, to June 30

and has a deductible of \$500 per loss. Units are responsible for deductibles and damage not covered through State Risk.

Medical-Payments Coverage

for university owned or rented vehicles is not carried on university vehicles. For this reason, university policy restricts passengers in university vehicles.



Would the University's Coverage Extend to Personally Owned Vehicles?

When a university employee uses a privately-owned vehicle for official university business, the privately-owned vehicle's insurance is primary. *Why?* -The title to a vehicle determines auto coverage. Up to the limit of the Idaho Tort Claims Act (\$500,000), the university's liability coverage is secondary, only on behalf of the university, not the employee. The university's comprehensive-collision coverage will not extend to a private vehicle driven on university business by its owner or by another driver with the consent of the owner. The private vehicle's comprehensive-collision insurance (if available) will provide the only coverage. Employees should check with their personal insurance agent to determine coverage on their privately-owned vehicle when used for business purposes.

Student drivers of privately-owned vehicles are not covered by university auto coverage. The university's comprehensive-collision coverage will not extend to a private vehicle.

Forms to Remember

Driver's Record Request

Driver completes form and sends to Unit administrator.

Vehicle Use Agreement

Driver and unit complete form.

University Auto Accident Kit

Driver or Unit keeps form in owned, leased or rented vehicles. Contains: UI accident report form, Proof of coverage, Driving Tips, and Citizen's Claim Procedure.

These and other vehicle related forms can be found at <http://www.uidaho.edu/public-safety-and-security/risk-management-and-insurance/insurance/vehicles>.



Risk planning before a vehicle is used can save the unit, time money and reputation.

Call UI Risk with help for risk planning.

University Auto Accident Kits need to be in every UI vehicle and rental vehicles used for university business.

Passenger Coverage

Medical-payments or passenger medical coverage is not carried on university vehicles. Only the following persons may ride in university vehicles: UI employees, persons cooperating in UI projects or programs, and students participating in authorized travel.

In the event persons other than those listed above are to be carried in a rental vehicle for official university business, consultation with UI Risk is required before the trip. Non-employees in university vehicles used for official university business need to have a signed waiver that is specific to the activity.

Passengers in a privately owned vehicle may be covered through the insurance of that vehicle, if available. There is no coverage through State Risk for passengers.

Rental Vehicles

Rental vehicles are only to be used for official university business. The driver must sign the rental agreement in his/her name, followed by the initials "UI", to indicate to UI Risk and State Risk that the vehicle is being rented for official university business. The driver is responsible for ensuring that he/she has met the requirements of the university's driver policies and any specific requirements of the rental agency or loaning organization (e.g., age requirements, credit card, etc). When traveling, the driver must carry an University Auto Accident Kit, printed from UI Risk's webpage.

The State of Idaho has entered into contracts with rental agencies that will give UI employees special rental rates and/or benefits. Accounts Payable posts on their web site, <http://www.uidaho.edu/finance/controller/accounts-payable/travel-services/transportation> details arranging for rentals. Use of the UI Purchasing Card can also have benefits to the unit. Information on the benefits of using the UI Purchasing Card to pay for a rental can be found at <http://www.uidaho.edu/finance/controller/accounts-payable/purchasing-card>.

Within the United States, State Risk coverage (liability and physical damage) automatically extends to a vehicle rented by a university employee for official university business. See Accounts Payable's website, listed above, for details on rentals outside of the United States, restrictions for use on gravel and coverage availability for vans seating more than 8 passengers, large trucks or moving vans. Also see above for passenger coverage.