

A. General

1. Insurance coverage for vehicles is intended to provide financial protection to the University of Kentucky against any claim for loss, damage or injury involving any vehicle owned or operated by the University for which it may be held legally liable.
2. The University of Kentucky and those who drive on University business recognize the serious nature of the responsibility to promote safety; to reduce risk to the University, its employees and students, and fellow motorists; and to ensure that applicable legal requirements for driving a motor vehicle are met. The guidelines set forth in the Business Procedures Manual E-14-2-A will assist the University in determining who will be authorized to drive vehicles on University business
3. The driver of a University of Kentucky vehicle is also provided financial protection against claims for loss, damage or injury under the Fleet Insurance Policy insofar as they are acting as an agent of the University of Kentucky. See section E-14-2 for authorized use of University vehicles.
4. If an employee of the University is injured while driving or riding in a University of Kentucky vehicle while on official business, they are covered under the Workers' Compensation Insurance Program.

B. Insurance Coverage-UK Vehicles

1. The following coverage is provided for passenger vehicles and trucks: Bodily Injury and Property Damage Liability. This covers any liability for injury to persons or damage to property of others.

C. Insurance Coverage- Non-owned Vehicles

1. Personal Vehicles

The Fleet Insurance Policy provides liability protection for the University of Kentucky when an employee drives his personal vehicle as an agent of the University of Kentucky while on official business. Such coverage, however, is only for that amount for which the University may be held liable and which is in excess of any valid insurance carried by the employees on their own vehicle. Primary liability coverage is not provided under the policy to the employees while driving their own vehicle on University business.

2. Rental Vehicles

When Vehicles are rented or hired for short periods of time (30 days or less), liability and physical damage coverage is included in the University's Fleet Insurance Policy. Individuals renting a vehicle from a rental agency while away from the University on official business should not purchase a collision damage waiver (CDW) for physical damage, nor should they take additional insurance for casualty/liability coverage. Hired car physical damage coverage under the University's Fleet Insurance Policy includes Actual Cash Value Comprehensive and \$500 Deductible Collision coverage for short-term rental vehicles whose value is \$25,000 or less. The Risk Management Office must be notified if a department intends to rent/lease a vehicle whose value exceeds \$25,000 or for long-term rentals (31 days or more). The cost of any damage claim within the \$500 deductible is the responsibility of the department. Since liability and physical damage coverage on rented or hired vehicles is now included under the University's Fleet Insurance Policy, reimbursement for any insurance purchased in conjunction with rental vehicles is not authorized.

D. Insurance Coverage Not Provided

1. The driver of a University of Kentucky vehicle may not be covered under the Fleet policy for any personal responsibility for which he or she may be held legally liable. Personal responsibility may occur when the driver exceeds authorized use or violates traffic regulations or other statutes.

E. Vehicle Accident Reports and Liability Claim Procedures

1. When an accident occurs, the driver of a University Vehicle shall notify the police immediately. If the accident occurs on campus, the University Police should be notified; if the accident occurs off-campus, the driver should contact the city police, state police or local authorities.
2. The University of Kentucky "Vehicle Accident Report" (VAR) form is kept in the glove compartment of each vehicle, on the UK forms page and on the Risk Management website. If the driver is physically able the VAR form should be completed as close to the time of the accident as practical, providing all information in complete detail.

Insurance – Motor Vehicle Insurance

3. The University's Third Party Administrator, Underwriter's Safety and Claims shall be notified of the accident as soon as possible after the accident. By Phone: 877-252-4839 or by Fax: 502-489-6435 unless the vehicle is a College of Agriculture Motor Pool Vehicle or a PPD vehicle. When a College of Agriculture Motor Pool vehicle is involved the driver should, immediately upon return to the workstation, report to the Motor Pool office to assist in the completion of the necessary forms. The "Vehicle Accident Report" form mentioned in #2 above should be brought to the motor pool office. Drivers of PPD vehicles should, immediately upon return to the workstation, bring the VAR form to the PPD offices. The Motor Pool office and PPD Workstation will forward the necessary forms to Underwriters Safety and Claims after completion. These offices must also notify the Risk Management office in the event a driver does not appear to assist in the forms preparation and/or fails to cooperate.
4. Drivers of vehicles not falling under the Agriculture Motor Pool or PPD area should immediately upon return to the workstation, contact Underwriters Safety and Claims, Louisville KY for detailed instructions.
5. Once notified, as outlined before, the Underwriters Safety and Claims assumes responsibility for handling claims arising from any accident. Costs of police reports and any travel that is necessary in order to investigate and process the claim will be charged to the driver's department budget.
6. Failure of the vehicle driver involved and/or the various offices to follow the reporting procedures outlined in this policy will be considered as a violation of University policy and subject to severe disciplinary action.