

Motor Vehicle Insurance

Motor Vehicle Insurance

I. Purpose

To advise University of Kentucky employees of insurance coverage provided for University and other vehicles used on official University business and of the procedures to follow if involved in a vehicle accident.

II. Definitions

- *UK vehicles:* vehicles owned by the University of Kentucky
- *Non-UK owned vehicles:* personal vehicles or rental vehicles operated by employees on official business
- *Fleet Insurance Policy:* the policy that covers vehicles used on official business by University employees. The University is authorized as a self-insurer by the Commonwealth of Kentucky

III. Responsibilities

A. Employee

1. Prior to driving on official business, submit a [Motor Vehicle Record Release and Information Form](#) to Risk Management and comply with all other guidelines detailed in [E-14-2 Use of Motor Vehicles When Conducting University Business](#).
2. Drive in a manner that promotes safety and reduces risk.
3. If involved in an accident, follow the procedures in [Section V](#) below.

B. Departments

1. Submit claim forms to the University's third party administrator per [Section V](#) below.
2. For at-fault accidents, pay costs of damage claims up to \$500.
3. Notify the Risk Management Office in the event a driver does not assist in the forms preparation or otherwise fails to cooperate.

IV. Insurance Coverage

A. The Fleet Insurance Policy provides financial protection to:

1. the University 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 driver against claims for loss, damage or injury when they are acting as an agent of the University

B. The Fleet Insurance Policy covers:

1. [UK vehicles](#)
 - a. Bodily injury to third parties (Employees are covered by Workers' Compensation. See C. below)
 - b. Damage to property of others
2. [Non-UK owned vehicles](#)
 - a. Personal vehicles
Excess Liability protection for the University when employees drive their personal vehicles as an agent of the University while on official business, limited to the amount for which the University is liable in excess of insurance carried by employees on their own vehicles
 - b. Rental vehicles
 - 1) Liability and physical damage coverage when an employee rents or hires vehicles

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- 2) Rental car physical damage coverage includes actual cash value comprehensive and \$500 deductible collision.
 - 3) Purchasing additional insurance from rental car vendors is not allowable for domestic rentals, but is encouraged for international rentals. Insurance in conjunction with rental vehicles is not an allowable or reimbursable expense except for international rentals as stated in [E-5-1 Reimbursement of Travel Expenses](#) Section VI.A.5.c.2.
- C. Workers' compensation insurance covers any employee injured while driving or riding in a vehicle while on official business. Report injuries to UK Workers Care by calling 1-800-440-6285.
- D. Insurance coverage not provided
1. Drivers are not covered under the Fleet policy for any personal responsibility for which they are legally liable.
 2. Personal responsibility occurs when the driver exceeds authorized use or violates traffic regulations or other statutes.

V. Procedures for vehicle accident reports and liability claims

- A. When an accident occurs, the driver of a University Vehicle must notify authorities immediately.
1. If the accident occurs on campus, notify the University Police.
 2. If the accident occurs off campus, contact the city police, state police, or other local authorities.
- B. A copy of the University of Kentucky Vehicle Accident Report (VAR) form is in the glove compartment of each vehicle and is available on the [UK eForms](#) page. If physically able, the driver must complete the VAR form as close to the time of the accident as practical.
- C. As soon as feasible the driver or department must notify the University's third party administrator, Underwriter's Safety and Claims, of the accident by phone, (877) 252-4839, or by fax, (502) 489-6435.
1. College of Agriculture Motor Pool vehicle
The driver must provide a completed [Vehicle Accident Report](#) to the motor pool office. The motor pool office will notify the third party administrator.
 2. Physical Plant Division (PPD) vehicle
The driver must provide a completed [Vehicle Accident Report](#) to the PPD office. PPD will notify the administrator.
 3. Other vehicles
Drivers must contact Underwriters Safety and Claims for instructions.
 4. Upon notification, Underwriters Safety and Claims handles claims arising from any accident.
 5. Failure of the vehicle driver or the various offices to follow the reporting procedures outlined in this policy is a violation of University policy and subject to disciplinary action.