

Motor Vehicle Insurance

Motor Vehicle Insurance

I. Purpose

To advise University 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 [Business Procedure D-1-2: 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.

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
The vehicle owner provides primary coverage. Excess liability coverage may be extended by the University to employees if the liability limits on their personal policies are exceeded.
 - b. Rental vehicles
 - 1) Liability and physical damage coverage when an employee rents or hires vehicles

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- 2) 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](#).
- 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. If physically able, the driver must complete the [University of Kentucky Vehicle Accident Report Form\(VAR\)](#) 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.