Auto Insurance

University Vehicles
The University’s Automobile Program provides Automobile Liability coverage for University personnel in the course and scope of their employment and Automobile Physical Damage for vehicles owned, leased and operated by the University. The University’s insurance program automatically covers all department-owned or -leased vehicles registered with Fleet Services. In the event of a covered loss, the campus deductible for damage to a university vehicle is $1,000.

Rental Vehicles
Rent vehicles using only UC system-wide rental agreements. UC’s contracts with these rental agencies include coverage for damage to the rental vehicle, injuries to people, or damage to other property when used on University business. The cost of this insurance is included in the negotiated rates for these rental vehicles.

Reserve rentals through the Connexxus portal. If booking outside of the Connexxus portal always reference your University ID # [1] when making a reservation to ensure proper insurance coverage.

For the following circumstances, purchase coverage for (1) damage to the rental vehicle itself and (2) damage to people and other property, and the insurance will be reimbursable as a travel expense:

- If none of the approved agencies have an outlet at your pick-up location and therefore you must rent from an agency that UC does not have an agreement with.
- If the approved agency does not allow for vehicles to be driven off paved roads (off-roading).
- If renting in Alaska, Hawaii, U.S. territories, or foreign countries (even with the use of the UC ID number).

Personal Vehicles
If you use your personal vehicle for University business, your personal insurance provides the primary coverage in case of accident or loss. University insurance programs do not provide coverage for damage or loss to personal vehicles used for business. Therefore, employees are responsible for ensuring that their vehicles are sufficiently insured.
Per policy BFB-G-28 Travel Regulations the minimum required liability insurance coverage for private vehicles used on University business is:

- $50,000 for personal injury to, or death of, one person
- $100,000 for injury to, or death of, two or more persons in one accident
- $50,000 for property damage

In the case of personal vehicle damage, your campus department has the option to reimburse up to $500 for repairing your vehicle or for your personal auto insurance deductible, whichever is less. If approved, that expense would the responsibility of your department.

**Reporting Vehicles Accidents**

All vehicle accidents involving an employee on University business must be reported immediately.

The [Vehicle Accident Form](http://safetyservices.ucdavis.edu/sites/default/files/documents/Vehicle%20Accident%20Form.pdf) should be completed and submitted with as much information as possible.

If an employee is injured, report it to [Workers’ Compensation](http://safetyservices.ucdavis.edu/article/injury-reporting-procedure).

**Contact**

**Risk Management Services**

rms@ucdavis.edu

[More information](http://safetyservices.ucdavis.edu/risk-management-services-staff-listing)

**Related content**

1. Injury Reporting Procedure

**External links**

1. [BFB-BUS-81: Insurance Programs](http://safetyservices.ucdavis.edu/article/insurance-programs)
2. [BFB-G-28: Travel Regulations](http://safetyservices.ucdavis.edu/article/travel-regulations)

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