

## The College's Auto Insurance Coverage Information Sheet (Oct 11/18)

***We have received several inquiries from managers and staff regarding auto insurance coverage for employees involved in an automobile accident while on College Business. Our insurer has responded as follows:***

### **College owned vehicle**

- Any individual having a valid driver's licence of the proper class for the vehicle being driven, and who is doing so with the College's permission, will be covered by the Fleet policy, and the Non-Owned Auto section of the Commercial General Liability policy if needed
- College's Fleet Auto policy responds for both third party liability and damages to the vehicles(s)
- If it is determined that the employee is **at fault** for the accident, the only impact on the employee's personal insurance would be a possible increase to their premium upon policy renewal and their driving record will be affected

### **Rental vehicle (rental arrangements made via procurement services)**

- Any individual having a valid driver's licence of the proper class for the vehicle being driven, and who is doing so with the College's permission, will be covered by the Fleet policy, and the Non-Owned Auto section of the Commercial General Liability policy if needed
- College's Fleet Auto policy responds for both third party liability and damages to the vehicles(s)
- If it is determined that the employee is **at fault** for the accident, the only impact on the employee's personal insurance would be a possible increase to their premium upon policy renewal and their driving record will be affected
- ***In order for the College's Insurance to respond first in the event of an accident, you must rent your vehicle through the College's contracted vendor. The College has a national contract through Discount Car and Truck Rentals (Discount)***
- *Your name will still appear on the Rental Agreement as the Driver and your license will have to be provided*
- *The College will be invoiced for the vehicle rental (corporate credit cards can no longer be used for vehicle rentals)*
- *Rental forms should be submitted directly to Discount Car and Truck Rentals with a copy to Procurement Services to ensure compliance with Policy & Procedure FIN 200 and for month end Discount invoice reconciliation*

### **Employee's vehicle or privately owned vehicle being used on College business**

- The employee will be responsible for all costs related to third party liability and damage claims through their personal insurance
- The employee's personal insurance carrier will determine the third party liability process associated with any claims
- If the employee chooses to drive their own vehicle for business on a regular basis, it is recommended that they advise their auto insurer

### **When operating equipment not required to be plated (scissor lift, tractor or other machinery)**

- The College's CGL will respond to any third party allegations of bodily injury or property damage

The following link will direct you to the Corporate Services Policies. Scroll down to the **Procurement Services Policy FIN 200**. At the bottom of the FIN 200 policy section you will see the Vehicle Rental Form, Vehicle Rental Process and The College's Auto Insurance Coverage Information Sheet.

<https://www.myloyalist.com/Pages/teamLoyalist/Corporate-Services-Policies.aspx>