**Insurance When Driving on UC Business**

### Fact Sheet

**Liability Insurance**

- **UNIVERSITY VEHICLE**
  - BUS - 81: University Insurance Programs (Automobile Liability)
  - BUS - 81: University Insurance Programs (Automobile Physical Damage - coverage subject to annual reporting and premium).

- **RENTAL VEHICLE**
  - From companies w/UC Contract
    - UC systemwide agreement
    - UC employee must use UC ID #
    - For more info, contact UCSB Accounting & Financial Services Dept. - Travel
  - Rental company provides primary coverage under UC contract. The employee does not need to purchase SLI* as it is included in the negotiated rate under the contract. BUS - 81: University Automobile Liability Coverage is excess.

- **RENTAL VEHICLE**
  - w/Enterprise Car Company
    - UCSB has contract w/Enterprise Car Co.
    - Reservations through Transportation Services
  - Rental company provides primary coverage under UCSB contract. The employee does not need to purchase SLI as it is included in the negotiated rate under the contract. BUS - 81: University Automobile Liability Coverage is excess.

- **RENTAL VEHICLE**
  - All other rental car companies
    - NO UC or UCSB contract
    - All rental car companies outside continental U.S., includ. Canada, Alaska, & Hawaii
  - The employee must purchase SLI coverage otherwise employee is personally liable and employee’s personal insurance is primary. BUS - 81: University Automobile Liability Coverage is excess.

- **PERSONAL VEHICLE**
  - Employee’s personal insurance is primary. Employee must maintain liability insurance as required under University Travel Policy G-28. BUS - 81: University Automobile Liability Coverage is excess.

### Quick Tips: Insurance While Driving on UC Business

- **Coverage for injuries and damages caused** to others and one’s vehicle by UC employees on University business.

University Policy & Regulations Governing Travel (G-28) does not allow reimbursement for the cost to purchase SLI* and CDW/LDW* for vehicles not rented under a UC contract. At UCSB, an employee will be reimbursed for SLI and CDW/LDW when it is necessary to rent a vehicle from a company with whom UC does not have an agreement if s/he gets authorization from a department control point and approval from Travel Accounting first.

Violation of UC policy including, but not limited to, misuse or unauthorized use of a UC vehicle, driving under the influence, operating without a license or on a suspended license, may cause the campus department and/or employee to be responsible for any resultant liability or vehicle damage if these costs are not covered under BUS-81 University Insurance Programs. Failure to maintain liability insurance on a personal vehicle may subject the campus department and/or employee to responsibility for all or part of any arising liability.

If UC held responsible for damages or injuries because the terms and conditions of a rental contract have been violated (by, for instance, allowing an unauthorized or underage driver to use the vehicle), such costs shall become the responsibility of the responsible campus department. BUS-81 does not cover breach of contract.

*Collision or Loss Damage Waiver (CDW/LDW) provides coverage for damage or loss to rental vehicle.

*Supplemental Liability Insurance (SLI) provides coverage for bodily injury or property damage to a third party.

### Medical Insurance When Using a Vehicle on UC Business

Coverage for injuries sustained by drivers and passengers when traveling in a UC vehicle on University business.

<table>
<thead>
<tr>
<th>INJURED PERSON</th>
<th>MEDICAL INSURANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Driver (UC employee)</td>
<td>BUS-81: University Worker’s Compensation Coverage.</td>
</tr>
<tr>
<td>Driver (not a UC employee)</td>
<td>No insurance provided by UC.</td>
</tr>
<tr>
<td>Passenger (UC employee)</td>
<td>BUS-81: University Worker’s Compensation Coverage.</td>
</tr>
<tr>
<td>Passenger (not UC employee)</td>
<td>No medical insurance is provided by UC. If accident is the result of UC negligence, then BUS-81, Automobile Liability Coverage applies.</td>
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</tbody>
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**Driving on UC Business: Notes**

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