



Quick Tips Insurance When Driving on UC Business

University of California, Santa Barbara

TYPE OF VEHICLE	LIABILITY INSURANCE (injury and damage to others)	PHYSICAL DAMAGE INSURANCE (collision and comprehensive)
UNIVERSITY VEHICLE	BUS - 75: University General & Automobile Liability Self-Insurance Program.	BUS - 69: University Vehicle Physical Damage Self-Insurance Program (coverage subject to annual reporting and premium).
RENTAL VEHICLE From companies w/UC Contract <ul style="list-style-type: none"> • UC systemwide agreement • Must use UC ID # • For more info, go to website: http://www.ucop.edu/matmgt/ppp/ppcser.html 	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 - 75: University General & Automobile Liability Program is excess.	Rental company provides primary coverage under UC contract. The employee does not need to purchase CDW/LDW as it is included in the negotiated rate under the contract. No insurance is provided by the University.
RENTAL VEHICLE w/Enterprise Car Company <ul style="list-style-type: none"> • UCSB has contract w/Enterprise Car Co. • Reservations through Trans. Servs. 	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 - 75: University General & Automobile Liability Program is excess.	Rental company provides primary coverage under UC contract. The employee does not need to purchase CDW/LDW as it is included in the negotiated rate under the contract. No insurance is provided by the University.
RENTAL VEHICLE All other rental car companies <ul style="list-style-type: none"> • 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 - 75: University General & Automobile Liability is excess.	The employee must purchase CDW/LDW coverage, otherwise employee is personally liable and employee's personal insurance is primary. No insurance is provided by UC.
PERSONAL VEHICLE	Employee's personal insurance is primary. Employee must maintain liability insurance as required under University Travel Policy G-28. BUS - 75: University General & Automobile Liability is excess.	Employee's personal insurance is primary. No insurance is provided by UC. Under University Travel Policy G-28, campus department may reimburse employee up to \$500 or the deductible, whichever is less.

Vehicle Insurance When Driving on UC Business

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

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.

University Policy & Regulations Governing Travel (G-28) is under consideration for revision to provide 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 if s/he gets authorization from a department control point and approval from Travel Accounting.

Violation of University policy including, but not limited to, misuse or unauthorized use of a University vehicle, driving under the influence, operating without a license or on a suspended license, could subject the campus department and/or employee to responsibility for damages to a University vehicle and any arising liability. These costs may not be covered under BUS-75 and BUS-69. Failure to maintain liability insurance on a personal vehicle could subject the campus department and/or employee to responsibility for all or part of any arising liability.

If the terms and conditions of a rental contract have been violated (such as allowing an unauthorized or underage driver to use the vehicle) resulting in the University assuming the obligation to pay for damages or injuries, these costs become the responsibility of the campus department. This would be the result of a breach of contract which is not covered under BUS-75.

INJURED PERSON	MEDICAL INSURANCE
Driver (UC employee)	BUS-73: University Worker's Compensation Self-Insurance Program.
Driver (not a UC employee)	No insurance is provided by UC.
Passenger (UC employee)	BUS-73: University Worker's Compensation Self-Insurance Program.
Passenger (not a UC employee)	No medical insurance is provided by UC. If accident is the result of UC negligence, then BUS-75 General and Automobile Liability applies.

Medical Insurance When Using a Vehicle on UC Business

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