



# Fact Sheet Insurance When Driving on UC Business

TYPE OF VEHICLE	LIABILITY INSURANCE (injury and damage to others)	PHYSICAL DAMAGE INSURANCE (collision and comprehensive)
<b>UNIVERSITY VEHICLE</b>	BUS - 81: University Insurance Programs (Automobile Liability)	BUS - 81: University Insurance Programs (Automobile Physical Damage - coverage subject to annual reporting and premium).
<b>RENTAL VEHICLE</b> From companies w/UC Contract  <ul style="list-style-type: none"> <li>• UC systemwide agreement</li> <li>• UC employee must use UC ID #</li> <li>• For more info, contact UCSB Accounting &amp; Financial Services Dept. - Travel</li> </ul>	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 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 coverage is provided by the University.
<b>RENTAL VEHICLE</b> w/Enterprise Car Company  <ul style="list-style-type: none"> <li>• UCSB has contract w/Enterprise Car Co.</li> <li>• Reservations through Transportation Services</li> </ul>	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 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 coverage is provided by the University.
<b>RENTAL VEHICLE</b> All other rental car companies  <ul style="list-style-type: none"> <li>• NO UC or UCSB contract</li> <li>• All rental car companies outside continental U.S., includ. Canada, Alaska, &amp; Hawaii</li> </ul>	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.	The employee must purchase CDW/LDW coverage, otherwise employee is personally liable and employee's personal insurance is primary (see note below). No insurance coverage is provided by UC.
<b>PERSONAL VEHICLE</b>	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.	Employee's personal insurance is primary. No insurance coverage is provided by UC. Campus department may reimburse employee up to \$500 or the deductible, whichever is less (see UC Policy G-28).

## Driving on UC Business: Notes

### 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.

INJURED PERSON	MEDICAL INSURANCE
<b>Driver</b> (UC employee)	BUS-81: University Worker's Compensation Coverage.
<b>Driver</b> (not a UC employee)	No insurance provided by UC.
<b>Passenger</b> (UC employee)	BUS-81: University Worker's Compensation Coverage.
<b>Passenger</b> (not UC employee)	No medical insurance is provided by UC. If accident is the result of UC negligence, then BUS-81, Automobile Liability Coverage applies.

## 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.