Fact Sheet

Insurance When Driving on UC Business

TYPE OF VEHICLE	LIABILITY INSURANCE (injury and damage to others)	PHYSICAL DAMAGE INSURANCE (collision and comprehensive)
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 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.
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 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.
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.	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.
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.	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
Driver (UC employee)	BUS-81: University Worker's Compensation Coverage.
Driver (not a UC employee)	No insurance provided by UC.
Passenger (UC employee)	BUS-81: University Worker's Compensation Coverage.
Passenger (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.