

# 1 Insurance, Vehicles

2 Effective: Moved to Policy Library from UPM 7.3(1), UPM7.3(2), UPM 7.4(1)

3 Contact: [Risk Management](#)

## 4 Introduction

5 Iowa State University participates with other Board of Regents, State of Iowa, institutions in the Iowa Regents Motor  
6 Vehicle Self-Insurance Program for liability on motor vehicles. The program responds to liability claims for property  
7 damage or bodily injury arising from an accident involving University vehicles where the University driver was more than  
8 50% negligent.

9 The Iowa Regents Motor Vehicle Self-Insurance Program includes coverage for comprehensive and collision damage to  
10 University vehicles, subject to a \$500 deductible per loss.

11 Claims are processed pursuant to the Iowa Tort Claims Act, Chapter 669 of the Code of Iowa.

## 12 Policy Statement

### 13 Personal Injury

14 Immediately report any vehicle accident involving personal injury to the Office of Risk Management.

### 15 "Hit-and-Run" and Vandalism

16 Within 24 hours of the incident, report any "hit and run" and vandalism incidents to the Department of Public Safety or local  
17 police, if off campus. These are criminal incidents.

### 18 University Vehicles

19 Within 48 hours of the incident, report any accident or damage incident related the use or operation of University vehicles  
20 to the Office of Risk Management and to Transportation Services.

21 The deductible associated with any vehicle accident or damage insurance claim will be assessed to the driver's  
22 department.

### 23 Claims and Reports

24 Promptly complete and submit any reports requested by the Office of Risk Management and Transportation Services, in  
25 compliance with the requirements of the Board of Regents and the State of Iowa.

### 26 Vehicles Not Owned by the University

27 Vehicles not owned by the university include rentals, personal, or borrowed vehicles. The University's travel reimbursement  
28 program includes a provision for insurance expenses in the mileage rate calculation for personal vehicle use. In an  
29 accident, the owner of a non-university vehicle must look to his or her own automobile insurance coverage as the primary  
30 insurance.

31 For vehicles not owned by the university, the Iowa Regents Motor Vehicle Self-Insurance Program will apply only as  
32 excess liability coverage. The University's excess liability coverage will apply when the driver was an authorized University  
33 employee on University business at the time of the loss, and the vehicle owner's policy has been exhausted. The  
34 University will not reimburse an employee, or other private owner, or their insurer for any deductible or liability claim paid  
35 by their auto insurance policy or for any damage to the vehicle.

### 36 Vehicles Used for Field Trips and Other Student Travel

37 Faculty and staff members using their own automobiles to transport students on field trips, inspection trips, etc., are  
38 required to carry auto insurance of at least the minimum required by the State of Iowa.

39 Students are not required to purchase travel insurance for university-sponsored events. However, any unusual program  
40 should be discussed with the Office of Risk Management to determine if special arrangements are necessary.

## 41 Resources

### 42 Links

- 43 • [Claim and Loss Reporting Forms](#)
- 44 • [Purchasing Insurance](#)
- 45 • [Transportation Services](#)
- 46 • [Fleet Safety and Vehicle Use/Rental](#)