



# Quick Tips Automobile Liability Insurance

## REFERENCE

University of California Automobile Liability Self-Insurance Program ([Business & Finance Bulletin BUS-75](#))

## COVERAGE

- 1) Mandatory for UC-owned vehicles or vehicles for which liability has been assumed (lease agreements).
- 2) Provides liability coverage to any person or entity using a University-owned automobile (provided the automobile is being used with the permission of The Regents) against claims for bodily injury and property damage to third parties caused by University-owned vehicles.
- 3) No medical/accident coverage is provided to non-University individuals in a University vehicle.
- 4) Work Comp covers injury to UC employees occurring within the course and scope of employment.
- 5) No coverage is provided for damage to vehicle. See [Quick Tips: Auto Physical Damage Insurance](#) for information on this coverage.
- 6) For additional information on coverage while driving, see [Quick Tips: Insurance When Driving on UC Business](#).
- 7) See [FAQ #8: How do you insure a department owned vehicle in a foreign country?](#) for information on insuring vehicles in foreign countries.

## EXCLUSIONS

No coverage for employees using private or rental vehicles while doing University business.

## SECURING COVERAGE

Complete the [Auto Insurance & Schedule Adjustment Form](#) and submit to the Risk Management office when a new vehicle is acquired. The vehicle will be added to the department's vehicle schedule and insured as of notice.

## PREMIUMS

Charged for each department's vehicle inventory at the beginning of the fiscal year. Varies depending upon campus exposure and loss experience. Automobile liability premiums typically range from \$400-\$600.

## DEDUCTIBLES

None

## CLAIM ADMINISTRATION

The University's Third-Party Claims Administrator (TPA) handles the investigation and settlement of all claims in conjunction with the Office of the President Risk Management and campus Risk Management.

## REPORTING AN ACCIDENT & FILING CLAIMS

- 1) Report accidents to the appropriate authority (e.g. police, fire, etc.) immediately.
- 2) Contact Transportation Services and Risk Management as soon as possible, preferably within 24 hours after accident, even if there are no apparent damages or injuries. If there are injuries, notify Risk Management immediately.
- 3) Complete a [Report of Vehicle Accident](#) form or the UCSB Transportation Services Damage Report (available from Transportation Services). Submit completed form to Risk Management. When damages or injuries are caused to a third party, instruct third party(s) to contact Risk Management.

## WHAT TO DO AT SCENE OF AN ACCIDENT

When an accident occurs, stop, remain calm and follow these instructions:

- 1) Aid the injured.
- 2) Call the Police; obtain the name, badge number and address of investigating police officer.
- 3) Obtain facts about other vehicle(s): license number(s); name(s) and phone number(s) of registered owner(s); name(s) and phone number(s) of driver(s); name and address of insurance company covering other vehicle(s); damage to other vehicle (s); names & phone numbers of witnesses.
- 4) If you have a camera, take photos.
- 5) Draw a diagram of the accident.
- 6) Obtain facts about injured person(s); about other property damaged.
- 7) If you are injured, notify your supervisor; contact the UCSB Workers' Compensation office.
- 8) Contact Transportation Services and/or the Campus Risk Management office as soon as possible.
- 9) DO NOT DISCUSS ACCIDENT except with Police, supervisor, TPA, and/or Campus Risk Management.
- 10) Do not argue, admit liability, or offer to pay for damages regardless of facts. Do not sign any papers.
- 11) Protect vehicle and other property from further damage.

## FUNDING CLAIMS

The University's Third-Party Claims Administrator makes payments out of the University's General and Automobile Liability Self-Insurance trust fund.

## FORMS

[Report of Vehicle Accident](#)  
[Auto Insurance & Schedule Adjustment Form](#)