

Vehicle Insurance for Bradley University Travel

There exist situations where confusion or uncertainty may occur regarding automobile (vehicle) insurance. For University sponsored activities involving a vehicle, the following examples might assist in clarifying insurance coverage:

1. Travel where student or staff drive their own vehicle

The student's or staff member's coverage is primary and the University's is secondary (i.e. the individual's policy would be used to settle claims before Bradley's policy would respond).

2. Travel utilizing University-owned vehicles (e.g. to a meeting/convention/event)

Provided the driver is a University-approved driver, anyone so authorized is covered by Bradley's insurance. University auto insurance covers the vehicle, however, it does not cover the driver for negligent acts.

3. Travel in rental vehicles or bus (should the rental agency insurance be purchased?)

University coverage applies to rental vehicles. Rental agency insurance is unnecessary. Should you have an accident, please notify the University Safety Supervisor.

4. Travel with students riding in a University employee-owned vehicle

Vehicle owner's insurance is primary; University's is secondary.

5. Does insurance agency need advance notice with names and dates where University travel is involved?

No.

6. A traveling faculty/staff member or student has personal property stolen while on University business. Will the University's insurance cover its replacement?

No. The University does not have an insurable interest in faculty/staff or student personal property.

Should you have any specific concerns relating to the above, please call extension 3150.

2/09