

### **Car Pool Auto Damage Plan**

Under specific circumstances, as outline below, the Car Pool provides a mechanism for units to transfer the financial risk of auto damage from their unit budgets to the *Car Pool Auto Damage Plan*.

**What vehicles are covered?** - All vehicles in the Car Pool are eligible when:

- 1) The vehicle is driven by an authorized driver as identified in the Car Release Order;
- 2) The vehicle is being used in the performance of University business;
- 3) The accident is reported according to University rules.

**Deductible:** \$500.00 per accident

**What is covered by this plan?** - This plan covers the cost to repair or replace a University Car Pool vehicle. Examples of claims that would be covered include collision repairs, vandalism and unattended vehicle damage, broken glass, wrecker service incidental to physical damage, and theft of vehicle following break-in.

**What is NOT covered by this plan?** - This plan does NOT cover damage when there is another source of recovery. (An example would be when the UI driver is in an accident where another driver is at fault.) In addition, claims that would NOT be covered include use of a Car Pool vehicle for other than its intended use or when driven by an unauthorized person; abuse, (e.g. damage from items placed on painted surfaces, etc.); hauling cargo; use of a passenger vehicle as a “truck”; damage caused by smoking; theft of a vehicle that was left unattended with the keys in it. **THERE IS NO COVERAGE FOR CONTENTS IN THE VEHICLE.**

### **Contributory Negligence (effective 1 July, 2010)**

In an effort to minimize the rental costs for the majority of Car Pool customers, accidents where it is deemed reasonable precautions taken by the driver could have prevented the incident from occurring may not be covered by this plan. This determination will be at the discretion of the Associate Director, Garage & Car Pool

Damage caused by driving the vehicle into, alongside, or over a fixed object will not be limited to the \$500 deductible. This includes, but is not limited to, backing into objects, driving into a low hanging object, or “side swiping” a stationary vehicle. The entire cost to repair or replace the vehicle will be the responsibility of the department renting the vehicle.

Drivers are encouraged to use caution and not take undue risks when operating University vehicles. In addition, we encourage the use of other personnel as “ground guides” when operating these vehicles in confined areas.

Damages resulting from collisions with other moving vehicles will be treated as per the standard plan, including the \$500 limit of responsibility.

**NO COVERAGE APPLIES TO USE OF VEHICLE FOR OTHER THAN OFFICIAL UNIVERSITY BUSINESS.**

Any vehicle accident damage repair or replacement costs not covered by this plan will be the responsibility of the department requesting vehicle assignment.

**Vehicle driver's responsibilities**

The driver of the University Car Pool vehicle is responsible to report, with complete and proper forms, vehicle damage to the Car Pool Office within 24 hours of the occurrence, per University rules, for this coverage to apply. Physical damage and bodily injury reports MUST be received by the State, through the Car Pool office, within 10 days of the occurrence for liability coverage to apply and to comply with State law.

**University Auto Liability Coverage**

**Transportation of non-University of Illinois Faculty/Staff/Students may result in denial of Insurance coverage.**

Following is an excerpt pertaining to Auto Liability from the Business and Financial Policies and Procedures Section 6.1 - Insurance.

*Auto liability - The State of Illinois maintains an Auto Liability Self-Insurance Plan that provides up to \$2,000,000 of coverage per occurrence for automobile liability incurred while operating a vehicle in the performance of state duties. The State of Illinois coverage is primary (pays first) for any owned or leased automobile; the State of Illinois coverage is excess to any other available coverage for non-owned or rental automobiles.*

The University maintains commercial insurance on a limited number of Car Pool vehicles. This commercial coverage is maintained for University-approved auto usage that is beyond the scope of the State of Illinois Auto Liability Plan.

Employees who frequently drive a state or University-owned vehicle may wish to verify with their automobile insurance agent that their personal auto liability coverage will be available in the event the State of Illinois denies liability coverage on the basis that the auto usage was outside the scope of employment duties.