

Harvey Mudd College

Vehicle Insurance Policy

To comply with insurance carrier requirements, as well as to provide protection for both the college and students, faculty and staff while driving on college business; HMC has adopted the following policy in regard to vehicle insurance.

The college's insurance carrier requires individuals that drive an HMC vehicle or rent a vehicle while on college business to be an "authorized driver" (see below). It is important to know that if you are involved in an accident and are not an authorized driver (either because you did not apply to be one or the condition of your driving record prevents you from being approved), HMC's insurance carrier may choose not to cover the accident. The larger the loss, the more likely the carrier will decline coverage. If the carrier declines coverage, the college will be exposed to litigation and settlement costs, which would be paid from its operating budget.

Personal Vehicles

Individuals driving a personal vehicle on college business are required to have a valid vehicle insurance policy in effect, and may be required to provide proof of such coverage, upon request

Rental Vehicles

The college's insurance carrier does not provide collision coverage for rented vehicles. In order to protect the driver and the college, one of the following approaches is to be used:

- If a college purchase card has been assigned to you, use it to rent the vehicle. The purchase card program includes primary insurance coverage for vehicles rented with the card and used for college business. When a vehicle is rented with the purchase card do not purchase the collision coverage offered by the rental agency, it is not necessary. (Please note that purchase cards are assigned to certain employees who are authorized by their supervisors to purchase goods or services on behalf of the college.)
- If you have not been assigned a purchase card and rent a vehicle for college business, purchase the collision coverage offered by the agency, and note the contract "HMC business," or similar wording that clearly notes the business nature of the rental. There is a daily charge for the collision coverage option. The option fully covers damage to the rental vehicle. The cost for renting a vehicle for college business, including the collision coverage option when necessary, is reimbursed by the college upon submission of a travel report, or RFC, whichever is appropriate.

If neither of the two approaches above is used, the driver of the vehicle and his/her insurance company share the risk of covering an accident.

Vehicles Rented by HMC Students on HMC Business

A faculty or staff member who has students under their direction who travel on college business, are to inform the students of this policy. Failure to do so exposes both the student and the college to liability.

Authorized Driver

If it is probable that you will need to drive an HMC vehicle or rent a vehicle for HMC business and you are not currently an authorized driver, you will need to become one prior to driving or renting a vehicle. To become an

Authorized Driver, you will need to complete the application, which includes permission for the college or the college's insurance carrier to obtain a copy of your driving record from the Department of Motor Vehicles; and successfully complete an online safe driving review test. If your driving record meets the established standards and you successfully complete the online test, you will be placed on the Authorized Drivers List. The Authorized Driver Request Form, in PDF form, can be found at <http://www.hmc.edu/hrforms>, or you may obtain a hard copy in the HMC Human Resources Office (Kingston Hall, 2nd floor). The completed form should be returned to HMC Human Resources Office.

Summary of Coverage

	Use of HMC Owned Vehicle	Use of Rental Vehicle	Use of Personal Vehicle
Required by HMC's insurance company to be an authorized driver	Yes	Yes	Not required, but preferred
Personal vehicle insurance	Not required	Not required	Required
Liability coverage provided by HMC's insurance carrier	Primary coverage (In the event of an accident, HMC's insurance carrier will pay up to policy limits)	Primary coverage (In the event of an accident, HMC's insurance carrier will pay up to policy limits)	Secondary coverage (In the event of an accident the individual's personal vehicle insurance would pay up to the policy limits. Excess would be covered by HMC's insurance company)
Collision coverage (Damage to vehicle driven by HMC authorized driver)	The Claremont Colleges (TCC) self insure. TCC pay for collision and comprehensive losses less a deductible of \$100	HMC insurance carrier does not provide this coverage	HMC insurance carrier does not provide this coverage
Who should be informed in the event of an accident?	Immediately inform TCC Risk Management Office at 909-621-8050	If a purchase card was used to rent the vehicle inform the Program Administrator immediately, however you must inform within 20 days to ensure coverage* If a purchase card was not used and the collision coverage was purchased from the rental car company, contact them. Also inform The Claremont Colleges Risk Management Office at 909-621-8050	Inform your insurance carrier Also inform TCC Risk Management Office at 909-621-8050

* The Wells Fargo VISA Auto Rental Insurance Program Administrator is available at 1-800-597-8002 (1-410-581-6042 from outside USA). For more details on rental car coverage please visit

<http://www.hmc.edu/files/bao/WellsFargoInsuranceRentalCars.pdf>

Approved by the Cabinet
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