

# Harvey Mudd College Vehicle Insurance Policy

HMC's insurance carrier requires individuals that drive an HMC vehicle or that rent a vehicle while on HMC business to be an authorized driver. If you are involved in an accident and are not an authorized driver (either because of failing to apply or because of the condition of your driving record), HMC's insurance carrier may choose not to cover the accident. The larger the loss the more likely they will decline coverage. If the insurance carrier declines coverage, the College will be exposed to litigation and settlement costs from its operating budget. Therefore, it is in everyone's best interest to have the insurance carrier cover the loss.

**If it is possible that you will drive an HMC vehicle or will rent a vehicle for HMC business and you are not currently an authorized driver, you will need to complete an application form that gives the College permission to obtain your driving record from the Department of Motor Vehicles, and take an online safe driving review test.** If your record meets the established standards and you pass the safe driving review test, you will be placed on the HMC Authorized Drivers List. The application in PDF form can be found at [http://www.hmc.edu/files/HR/release\\_of\\_information.pdf](http://www.hmc.edu/files/HR/release_of_information.pdf), or you may obtain a hard copy in the HMC Human Resources Office (Kingston Hall 229). The completed form should be returned to the HMC Human Resources Office (Kingston Hall 229).

## Rental Vehicles

HMC'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 should be used:

- The College has a purchase card program, and as part of that program, the credit card company provides primary auto insurance for vehicles rented with the purchase card when used for HMC business purposes. **If you have been assigned an HMC purchase card, please use it to rent the vehicle so that you then do not have to purchase the collision coverage sold by the rental car company.** (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, you should purchase the rental company's collision coverage, and note on the contract "HMC business,"** or a similar phrase that clearly notes the business nature of the rental. There is a daily charge for the collision coverage option; however, it fully covers any damage to the rental vehicle. The cost for renting vehicles for College business, including the collision coverage option, is reimbursed by the College upon submission of an RFC or travel report.

**As mentioned above, there are two approaches to obtain appropriate collision coverage for rental cars, either by using an HMC purchase card or by purchasing the insurance provided by the rental company. One of these approaches should be used. Otherwise the driver of the vehicle and or his/her insurance company share the risk.**

**Note Regarding Vehicles rented by HMC Students on HMC Business**

If you have students under your direction who travel on College business and who must rent a vehicle, it is necessary that you inform the students of the above policies. Failure to do so exposes the College and the student to liability.

**Summary of Coverage**

	<b>Use of HMC Owned Vehicle</b>	<b>Use of Rental Vehicle</b>	<b>Use of Personal Vehicle</b>
Required by insurance company to be an authorized driver	Yes	Yes	Not required, but preferred
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 employee'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 employee)	The Claremont Colleges (TCC) self insure. TCC pay for collision and comprehensive losses less a deductible of \$100	<b>HMC insurance carrier does not provide this coverage</b>	<b>HMC insurance carrier does not provide this coverage</b>
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 TCC 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>.