



Auto Insurance Fact Sheet

The auto insurance guidelines are derived from a review of applicable rules and laws associated with the university and state agencies. The guidelines are also based on the insurance coverage currently carried by the university. Questions regarding insurance coverage of automobiles should be directed to OSU Insurance at Insurance@osu.edu

1. The University's business automobile insurance provides liability insurance coverage for third party bodily injury when driving **university owned, leased, and gift-in-kind** vehicles. Liability coverage for Bodily injury is subject to the department's \$100,000.00 deductible per accident. Injuries to employees of the university would be covered by Worker's Compensation. Injuries to other parties would fall under the university's liability policy subject to the deductible and Ohio law. Drivers of the gift-in-kind vehicles must show proof of insurance from their personal insurance covering acts while driving the gift-in-kind vehicles when not on duty. The university's liability coverage does not extend to automobiles owned or leased by University employees.
2. In the event of collision or comprehensive damage in a university covered vehicle, the university assumes primary liability for property damage to a third parties automobile incurred in a **university owned or leased vehicle**, the department bears the cost of repairing the vehicle(s), which is subject to Ohio law. It is the department's responsibility to repair its vehicle.
3. In the event of an injury or accident in a **private vehicle** (OSU non-owned) the vehicle's insurance (the driver) company assumes primary liability for personal injury or property damage incurred in the accident. Primary insurance coverage follows the vehicle's owner. Injuries to employees may be covered by Worker's Compensation. Injuries to other parties would fall under the driver's insurance policy or other insurance such as health insurance of the individual injured. Any private insurance used will have its own deductibles. The University policy may be excess to the owners policy.
4. If a department uses a non-employee to transport or use a vehicle to accomplish a function, the liability of the university is the same depending upon the vehicle used. The university will be liable for university owned vehicles and not liable for vehicles not owned or leased by the university. The department would be responsible for the applicable deductibles. Use of OSU vehicles by non-employees is discouraged.
5. Use of a personal vehicle for business purposes may be excluded on the average private insurance policy. Additional coverage may need to be purchased to cover specific circumstances. Employees and volunteers are advised to check with their insurance company for provisions and rates to cover such activity. Renting through the OSU travel department is encouraged and includes insurance coverage, TTM offers vehicle rental as well. Some of the agents under the rental agreement are franchisee, please confirm insurance coverage. If you use your own vehicle and receive reimbursement, the reimbursement includes a percentage allocation per mile for your fuel usage, insurance expense and vehicle wear and tear.
6. For information regarding use of vehicles at OSU please refer to the Transportation & Traffic Management (TTM) website at <http://ttm.osu.edu/v-business-use-of-vehicles> or call 614-292-7433.