

OSU INSTITUTE OF TECHNOLOGY  
POLICY & PROCEDURES

<b>Vehicle Liability Insurance</b>	<b>3-029 FISCAL SERVICES June 2013</b>
------------------------------------	--

POLICY

- 1.01 OSU Institute of Technology (OSUIT), through the State of Oklahoma's Governmental Tort Claim Act, maintains a program of self-insured liability insurance that protects university employees driving university or leased vehicles for official business. The Tort Claims Act also created the Risk Management Division of the Office of Public Affairs to administer the vehicle insurance program.
- 1.02 The Vice President for Fiscal Services is responsible for coordinating accident reporting, claims activity, and correspondence with the State Risk Management Division and the OSU Risk Manager at Stillwater. The procedures listed below are intended to serve as guidance to university staff when they are involved in a vehicle accident.

GENERAL PROCEDURES

- 2.01 A motor pool vehicle is the preferred method of transportation if a vehicle is used for university business. Employees should make every attempt to reserve a motor pool vehicle.
- 2.02 A personal vehicle is covered by the Oklahoma Tort Claims Act when used for approved university business. Employees should be aware that damage that is not covered by the Oklahoma Tort Claims Act may or may not be covered by their personal insurance carrier.
- 2.03 Rental cars used exclusively inside the State of Oklahoma are covered by the Oklahoma Tort Claims Act and additional insurance must not be purchased. Liability insurance for rental cars used outside of the State of Oklahoma must be obtained at the time of rental. The coverage purchased shall be Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). Coverage other than CDW or LDW is neither required nor reimbursable.
- Out of state vehicle rental should be procured using state contracts which adds the correct liability coverage.
- 2.04 All students are required to have trip insurance prior to traveling.
- 2.05 Students are not allowed to drive university vehicles unless approved by the President in writing before travel commences.

OSU INSTITUTE OF TECHNOLOGY  
POLICY & PROCEDURES

PROCEDURES FOR AN ACCIDENT

- 3.01 If an accident occurs involving either a vehicle owned by the university or leased for the conduct of official university business, the following actions are to be taken.
- A. In the event of a collision (whether damage occurs or not) of a university motor vehicle with another vehicle, pedestrian, structure or other object, the vehicle(s) should not be moved until an investigator from an appropriate governmental patrol or police agency has reached the scene and approved moving of the vehicle(s).
  - B. If the accident occurs on campus, the OSUIT Campus Police Department should be called immediately for an accident investigation. The Campus Police will furnish a copy of the report to the Vice President for Fiscal Services.
  - C. If an accident occurs off campus, an immediate call should be made to the municipal police or the State Highway Patrol, whichever appears to be appropriate at the time.
  - D. As soon as is reasonably possible following an accident, a preliminary internal report in narrative form is to be prepared in duplicate, with one copy to be filed with the unit leader in which the driver is employed and the second with the Vice President for Fiscal Services. (This preliminary narrative report is not the official accident report referred to in 3.01 b.) The preliminary narrative report (or subsequent reports as requested) provides information including name of driver of other car, passengers and witnesses, and reference to any possible injuries and damages sustained.
  - E. Employees are encouraged to refrain from making any statement or commitments concerning liability for accidents or insurance coverage.
  - F. Employees are encouraged to take pictures of the accident.
- 3.02 Following the filing of the preliminary accident report, additional procedures and responsibilities are divided and delegated as follows:
- A. The university driver involved in an accident is personally and primarily responsible for preparing and filing any accident report required by state or municipal governmental agencies. However, one copy must be filed with the Vice President for Fiscal Services, who can provide assistance in preparing such report.
  - B. Any necessary legal matters on behalf of the university pertaining to any vehicle accident or to university casualty insurance coverage will be handled by the State of Oklahoma Attorney General's office or University Legal Counsel. The Vice President for Fiscal Services will communicate information between the parties as necessary.
  - C. The Vice President for Fiscal Services will work with the OSU (Stillwater) Risk Manager, who will initiate and conduct all necessary discussions and negotiations and prepare insurance claim papers pertaining to university insurance coverage.

OSU INSTITUTE OF TECHNOLOGY  
POLICY & PROCEDURES

- D. A complete file concerning each university vehicle accident, including a copy of any accident reports to state or local governmental agencies, is to be maintained by the Vice President for Fiscal Services.
- 3.03 The following additional information requests pertain to university Motor Pool vehicles involved in accidents:
- A. An immediate verbal report should be made to the Motor Pool Manager, but this does not replace the requirement for preliminary written narrative reports to the employee's unit leader and the Vice President for Fiscal Services.
  - B. Even though any damage to a Motor Pool vehicle appears minor or negligible, the Motor Pool Manager should be informed of the damage when the vehicle is returned to the Motor Pool.
- 3.04 In some instances employees involved in vehicle accidents are contacted directly by claims personnel in the State Risk Management Division for additional details. If there is any doubt as to the identity of the persons calling, please call the Vice President for Fiscal Services for assistance before providing any information.

Approved: August 1996  
Revised: November 2007  
Revised: July 2009  
Revised: June 2013