

<b>ADMINISTRATIVE DIVISION</b> Division of Administration and Finance		<b>POLICY NUMBER</b> VMPS 6.00
<b>POLICY TITLE</b> Vehicle Insurance and Accident Policy		
<b>SCOPE OF POLICY</b> USC System		<b>DATE OF REVISION</b> November 12, 2025
<b>RESPONSIBLE OFFICER</b> COO/Director of Parking & Transportation		ADMINISTRATIVE OFFICE Parking & Transportation

## **PURPOSE**

The purpose of this policy is to establish and inform the University of South Carolina (USC) students, faculty, and staff of the guidelines governing vehicle insurance and all motor vehicle accidents involving a USC vehicle on and off campus.

## **DEFINITIONS**

### **Parking & Transportation Services (PTS)**

**Comprehensive universities:** The University of South Carolina Aiken, the University of South Carolina Beaufort, and the University of South Carolina Upstate shall individually be referred to as a comprehensive university and shall collectively be referred to as Comprehensive Universities throughout all university policies

**Regional Palmetto College:** The University of South Carolina Lancaster, the University of South Carolina Salkehatchie, the University of South Carolina Sumter, and the University of South Carolina Union shall individually be referred to as a Regional Palmetto College and shall collectively be referred to as Regional Palmetto Colleges throughout all university policies.

**System Campuses:** The system campuses include the flagship University of South Carolina Columbia, the Comprehensive Universities (University of South Carolina Aiken, University of South Carolina Beaufort, and University of South Carolina Upstate) and Regional Palmetto College (University of South Carolina Lancaster, University of South Carolina Salkehatchie, University of South Carolina Sumter, and University of South Carolina Union) campuses.

## **POLICY STATEMENT**

### **A. Vehicle Insurance**

1. The University of South Carolina provides physical damage and liability insurance to protect faculty, staff, students and volunteers from liability and damage arising from the operation of vehicles owned, leased or borrowed by the University, while in the policy territory and during the performance of their official duties.
2. The policy territory consists of the United States, its territories or possessions, Puerto Rico or Canada, and while the covered automobile is being transported between any of the

policy territories.

3. Since official duty has no rigid time period, it can be construed to be any hour of the day or night provided such duty is pursuant to a genuine official requirement or need that would further the University's business. Therefore, by definition of official duty, coverage will not be afforded if an accident occurs while a person is off the most direct route and/or tending to personal business.
4. Liability coverage is extended to employees operating privately owned automobiles, provided that the operation of the vehicle is within the performance and scope of the employee's official duties. However, USC's automobile liability insurance is an excess policy and is secondary to any other valid and collectable insurance covering the automobile. USC's liability policy does not cover physical damage to privately owned automobiles.
5. Limits of Liability
  - Limit of Liability: \$1,000,000 Combined Single Limit Each Accident  
\$300,000 Each Person
  - Medical Payments: \$1,000 Each Person
  - Uninsured Motorists: \$25,000 Bodily Injury Each Accident  
\$50,000 Bodily Injury Each Accident  
\$25,000 Property Damage Each Accident
6. Physical Damage Coverage
  - a. Physical damage coverage is divided into two separate parts – comprehensive and collision.
    - i) Comprehensive coverage provides “all risk” protection on covered automobiles from any cause except collision and overturns.
    - ii) Collision coverage includes losses involving collision of a covered automobile with another object and the overturn of the covered automobile.
  - b. The policy maintains a standard \$500 per claim deductible for comprehensive and collision. The leasing/renting department may be responsible for up to \$500 as a result of any accident involving a vehicle assigned to that department/individual.

The Insurance Company:

SC Insurance Reserved Fund  
1201 Main St, Suite 500  
Columbia, SC 29201  
Telephone:(800) 713-2205

## B. Vehicle Accident

The University requires that all state motor vehicle accidents on/off campus must be reported in accordance with the procedures outlined below. USC's accident policy is in accordance with the Laws of the State of South Carolina. The responsibility to ensure this accident policy is adhered to belongs to the Director of Parking & Transportation Services.

### PROCEDURES

#### A. Vehicle Accidents on Campus

1. When a vehicle accident or incident occurs, the vehicle operator must immediately contact the local authorities (Dial 911) and ensure the following paperwork is completed and turned in within three days of the accident/incident.
  - a. FR-10 (accident or incident form).
  - b. A State Vehicle Operators Report of Accident form can be obtained by contacting (PTS)
  - c. Each passenger involved must complete the Supplemental Passenger Statement.
2. (PTS) will complete the following steps:
  - a. Send a copy of the accident packet (FR-10, SFM Form, and applicable passenger statement if required) to the insurance company and risk management.

#### B. Vehicle Accidents involving a University Vehicle off Campus

1. Accidents occurring off campus should be investigated by the local police department, sheriff's department or by the South Carolina Highway Patrol, as appropriate.
2. NOTE: Anyone driving a state owned vehicle involved in an accident both on campus or off campus is subject to drug and alcohol testing. If operating a vehicle as a CDL licensee, any alcohol or control substance testing must be completed at an authorized collection station.

#### C. System Campuses (excluding Columbia)

For University of South Carolina institutions other than Columbia, parking, vehicle, and transportation operations are managed locally under each institution's approved procedures.

The Director of Parking & Transportation Services at USC Columbia will coordinate with each institution's designated authority (e.g., Chief Business Officer, Campus Police Chief, or Facilities Director) to:

1. Ensure alignment with state and university requirements;
2. Share best practices for safety, insurance, and enforcement; and
3. Maintain systemwide consistency where feasible while allowing for campus-specific procedures and infrastructure differences.

Each institution must publish its local procedures on its official website.

#### **HISTORY OF REVISIONS**

<b>DATE OF REVISION</b>	<b>REASON FOR REVISION</b>
June 01, 2021	Policy Updated to New Format
July 24, 2025	Updated responsible officer title in Policy Statement item B.
November 12, 2025	Include procedures for system campuses.