

NUMBER: VMPS 6.00
SECTION: Vehicle Management and Parking Services
SUBJECT: Vehicle Insurance and Accident Policy
DATE: December 9, 2010
REVISED: September 2, 2016
Policy for: All Campuses
Procedure for: All Campuses
Authorized by: Senior Vice President for Administration and Chief Operating Officer
Issued by: Vehicle Management and Parking Services

I. Policy

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.

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: \$600,000 Combined Single Limit Each Accident
\$300,000 Each Person
- Medical Payments: \$1,000 Each Person
- Uninsured Motorists: \$15,000 Bodily Injury Each Accident
\$30,000 Bodily Injury Each Accident
\$10,000 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 \$200 per claim deductible for comprehensive and collision. The leasing/renting department may be responsible for up to \$200 as a result of any accident involving a vehicle assigned to that department/individual.

7. The Agent Company:

American Southern Insurance Company
1161 Devonshire Drive Suite 102
Columbia, SC 29204-2444
Telephone: (800) 713-2205

Web: www.irf.sc.gov

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 Associate Vice President for Transportation.

II. Procedure

A. Motor 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 the insurance coordinator (803-777-3153).
 - c. Each passenger involved must complete the Supplemental Passenger Statement.
2. The Vehicle Management and Parking Services (VMPS) insurance coordinator (803-777-3153) 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.
 - b. Ensure that the accident packet denotes the type of insurance coverage, i.e., Liability, Comprehensive, and Collision, and forward a copy of the accident packet to the VMPS Accident Coordinator.
3. The VMPS accident coordinator (803-777-1439) will:
 - a. Determine the type of insurance coverage on the accident vehicle. b. Request appraisals when necessary.
 - c. Recommend the cost effectiveness of repairing vehicle(s) after consultation with VMPS staff.
 - d. Ensure the responsible insurance company is in receipt of the accident packet.

B. Motor 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. In the greater Columbia area, the Columbia Police Department will investigate all accidents.

3. Insurance Coverage

- a. If the accident vehicle is owned by USC, and the vehicle has liability, comprehensive and collision insurance coverage, and USC is at fault, the accident coordinator will seek three appraisals (repair estimates) and follow the steps below:
 - i) If the estimate is less than \$1,500, the insurance company allows USC to proceed with the selection of a body and repair shop.
 - ii) If the estimate is greater than \$1,500, the insurance company will provide one of the three repairing estimates. If necessary, the accident coordinator will negotiate final solutions.
 - iii) The selected body and repair shop will be scheduled within 72 hours.
- b. If the accident vehicle is owned by USC, and the vehicle has liability but no comprehensive and no collision insurance coverage, and a USC Department is at fault, the following procedures must be followed:
 - i) The department at fault will request a vehicle repair report from VMPS stipulating the cost effectiveness of repairing the vehicle.
 - ii) VMPS's associate vice president for transportation will make the final decision to fix or dispose of the vehicle.
- c. If the accident vehicle is owned by USC, and the vehicle has Liability, Comprehensive, and Collision insurance coverage, and USC is not at fault, the Accident Coordinator will seek three appraisals (repair estimates) and follow the steps below:
 - i) Ensure the responsible insurance company is in receipt of the accident packet.
 - ii) Seek a determination.
- d. If the accident vehicle is owned by USC, and the vehicle has Liability but no Comprehensive and no Collision insurance coverage, and a USC Department is not at fault, the following procedures must be followed:
 - i) Ensure the responsible insurance company is in receipt of the accident packet.
 - ii) Seek a determination.
- e. If the accident vehicle is not owned by USC and USC is at fault, the Accident Coordinator will ensure the accident packet is received

byowner company, i.e., SFM, rental entity, within five days of the accident and will notify Risk Management (777-5269) of the incident.

- f. If the accident vehicle is not owned by USC and USC is not at fault, the Accident Coordinator will ensure the accident packet is received by owner company, i.e., SFM, rental entity, within five days of the accident.

NOTE: For both on campus and off campus accidents, drug testing is required by law when a CDL driver is driving for USC. *This is for any accident (fault or no fault) and applies to any driver in any vehicle that is transporting passengers in service for University Shuttle Bus operations.* That driver must be tested for alcohol and controlled substances at an authorized collection station.

III. Related Policies:

This policy supersedes the following policies:

University Policy LESA 3.00 Reporting Motor Vehicle Collisions
University Policy LESA 4.06 Vehicle Liability Insurance - General

IV. Reason for Revision

Policy, organization, content and accuracy reviewed in May 2016; no substantive revisions required.

V. Appendix

Vehicle Accident Decision Matrix (attached)

If the accident vehicle is owned by USC	At Fault	Not at Fault	Not at Fault
	See II B3.a. Yes Liab Yes Comp Yes Coll	See II B3b. Yes Liab No Comp No Coll	See II B3.c Yes Liab No Comp No Coll
	At Fault	Not at Fault	
If the accident vehicle is not owned by USC (leased from SFM)	Accident Coordinator will communicate with State Fleet Management.		