

Risk Management Services

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Insurance



Vehicle Insurance

Vehicle Insurance

Automobile accidents and collisions represent a significant loss exposure for the University. Depending on vehicle ownership, and the parties involved, several types of auto loss claims can arise, as listed below:

Auto Property

This type of claim is for loss or physical damage to university owned vehicles. Examples include loss or damage from collisions, windshield damage, vandalism, theft, weather, fire, etc.

Auto Liability - Property Damage

This type of claim arises when a U of A driver causes property damage to a private party's vehicle. The most common scenario is a collision between a U of A vehicle and a private vehicle where the U of A driver is at fault.

Auto Liability - Bodily Injury

This type of claim arises when a U of A driver causes medical injury to another party. Injured parties may include occupants of another vehicle struck by a U of A driver, passengers in a U of A vehicle in an accident or collision, or bicyclists or pedestrians struck by a U of A driver.

It is important to note that a serious accident will likely involve all three claim types and may involve multiple parties, such as passengers in addition to drivers. Additionally, U of A employees injured in an auto accident while on the job are eligible to seek workers' compensation benefits for medical costs and lost work time as provided by statute.

Procedures in the Event of an Auto Accident

1. Call 911 and arrange for police and medical assistance as needed. It is recommended that police be called for all collisions, regardless of severity to obtain a third party evaluation of the incident.
2. Render first aid to the extent you feel you can do so comfortably and in good faith. While awaiting emergency response, try to make injured persons comfortable, but do not attempt to move them.
3. Provide all requested information to police officers at the scene.
4. Do not admit liability or make any promise or representation that any person's damages will be covered by the university. Similarly, do not accuse the other driver of fault, or engage in arguments about fault.
5. To the extent you can reasonably do so, obtain written names and contact information for all persons involved in the accident, including passengers and any potential witnesses.

6. Persons interested in making a damage claim should be referred to Risk Management Services for claims forms and information.
7. Immediately notify Risk Management Services and your supervisor about the accident to ensure all necessary information is obtained.
8. Complete an Automobile Loss Report and submit it to Risk Management Services as soon as possible. If U of A employees are injured in the accident, then a Supervisor's Report of Employee Injury must be completed for each employee. These forms are available above and at UA Business eForms.

Insurance Issues for Vehicle Property Claims

Motor Pool vehicles - The UA Motor Pool arranges for all repairs to vehicles from their rental fleet, and coordinates all claims with RMS. Renters are required to immediately report all damage to the Motor Pool. Damage or repairs not covered by the State's insurance program will be charged to the renting department.

Departmental vehicles - Departments may make their own repair arrangements for damage to departmental vehicles. To be eligible for insurance reimbursement, a properly completed claim must be submitted to RMS, and depending on dollar value, a state adjuster may want to inspect the vehicle before repairs are performed. Losses less than \$100 are not covered.

Commercial rental vehicles - If a rental car is damaged while in U of A use, the rental agency must make a liability claim against the State to obtain recovery of the damages. Always report damage immediately to the rental car agency, and refer them to RMS for guidance and claim instructions. The U of A's Corporate Travel Card - currently JP Morgan Chase, provides automatic coverage for rental cars, provided their card is used to pay for the rental. Contact the Travel Office for more information about the JP Morgan Chase card.

Personal vehicles driven on U of A business - There is no State coverage for damage to personal vehicles. Vehicle owners are expected to have their own insurance, and the mileage reimbursement rate includes a cost factor for this expense. Liability incurred in a personal vehicle on U of A business is covered by the State, but only on an excess basis. Personal liability insurance must be exhausted to address claims before State coverage applies.

Insurance Issues for Vehicle Liability Claims

Employees and other authorized persons driving on U of A business are covered by the State for liability arising from their actions, in accordance with the Risk Management statute A.R.S. §41-621 et seq. Legal defense of claims against the U of A is provided by the Office of the Arizona Attorney General, Liability Management Section.

Persons who believe they have incurred damages in the form of property damage or bodily injury as the result of university vehicle use must make their claim against the State of Arizona, in accordance with the requirements of A.R.S. §12-821.01. University officials may not settle liability claims, and may not offer any promise or representation concerning the validity of a claim. Persons wishing to make a liability claim may obtain a form from RMS titled "Notice of Claim Against the State of Arizona." This form is not available online, and must be submitted directly to the state as indicated in the instructions.

Special Note Concerning Commercial Rentals

State insurance covers losses arising from official university use of commercial rental vehicles. Since coverage exists, renters are advised not purchase the collision damage waiver insurance offered by car rental agencies. However, losses associated with personal use are not covered by the State, and are the responsibility of the renter. University travelers who combine business and personal use of a vehicle may wish to purchase rental car insurance at their own

expense to avoid financial difficulties in the event of a loss. Use of the U of A JP Morgan Chase card to pay for car rental provides automatic loss coverage, for business and personal use.

Property Insurance

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Vehicle Insurance

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- [Windshield Claims](#)

Travel Insurance

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Other Insurance

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