

SUBJECT: Vehicle Liability Insurance
Number: 614
Issued by: Vice Chancellor for Finance
Date: January 1, 2004

Policy

The University of South Carolina provides vehicle liability insurance to protect students, employees, and any other persons from any personal liability arising from the operation of University owned, leased or rented vehicles while in the performance of, or in connection with, or incidental to their official duties. Coverage is primary for a rented or leased vehicle only when the vehicle is rented in the name of USC Beaufort.

A. Limits of Liability

Bodily Injury Liability	Property Damage Liability
\$250,000 each person	\$500,000 each occurrence
\$500,000 each occurrence	

B. The leasing/renting department may be liable for up to \$200 as a result of any accident involving a vehicle assigned to an individual in the sponsoring department if it is determined that there was inappropriate use of the vehicle at the time of the accident.

C. Limits while operating a privately owned vehicle are excess to any other valid collectable insurance covering that vehicle and are limited to the amounts above. In other words, if a privately owned vehicle or a rented/leased vehicle in an individual's name is used on official University business, the operator's insurance is responsible to pay up to maximum liability. Afterwards, the University's insurance will pay up to the University's maximum as shown above.

II. Procedure

A. If involved in an accident, do not leave the scene. Contact the proper law enforcement official. Obtain all available information such as names of people involved, date, time, location of accident, witnesses, etc.

B. State vehicles must have an official Accident Report form when involved in any accident. Immediately report the accident to the Director of Maintenance who will contact the insurance company to file a claim. Turn in all accident report forms to operations as soon as possible.

C. When using rental vehicles on University business, it is recommended that the vehicle be rented in the name of USC Beaufort, if possible. If a vehicle is rented in an individual's name, (which may be necessary when renting out of town), then it is recommended that the optional insurance offered by the rental agency be purchased.