

# Northwest Missouri State University

## Policy and Procedures Manual

**Chapter** General Administrative

**Section** Travel – Auto Insurance

### I. Purpose

It is the purpose of this policy to clarify the issue of automobile insurance coverage for employees traveling on state business. Please note that coverage is different for personal vehicles and rental vehicles. This policy also relates to coverage for students participating in University activities.

### II. Policy

#### A. Employees

Physical damage or loss to an employee's private vehicle and/or its personal property contents is not covered by the state when traveling on University business. Coverage should be obtained through personal auto insurance. Liability to others, including passengers, must be covered by the employee's private auto policy. Refer to your policy or contact your agent for coverage specifics concerning use of your private vehicle for business activities.

The Missouri Office of Administration Risk Management Section has entered into a contract with Enterprise and Hertz rental vehicle agencies to provide low cost rental rates which include insurance coverage in case of an accident or other damage. Employees are expected to use one of these two agencies when renting a vehicle for in-state or out-of-state travel and/or airport pick up and return—See Controller, Rental Vehicle policy for details.

#### B. Students

Physical damage or loss to a student's private vehicle and/or its personal property contents is not covered by the state when participating in a University activity. Coverage should be obtained through personal auto insurance. Liability to others, including passengers, must be covered by the student's private auto policy. Refer to your policy or contact your agent for coverage specifics concerning use of your private vehicle when participating in a University activity.

Students who travel in a University vehicle with an authorized driver are covered by the liability coverage provided by the State Legal Fund.