

# Auto Liability

## Description

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Employees and volunteers of University of Florida (UF) are insured to operate owned or non-owned vehicles while acting in the course and scope of their employment. If a UF employee or volunteer negligently operates an automobile and causes personal injury or property damage, the State Risk Management Trust Fund provides liability coverage. The Fund is administered by the Florida Department of Financial Services, Division of Risk Management.

### Coverage Details

Policy Number: AL-0171

Named Insured: University of Florida

Coverage dates: July 1 to July 1

In accordance with Chapter 284, Part II and Section 768.28, Florida Statutes, the limits of liability (under the waiver of sovereign immunity law) for which the State may be sued, are \$200,000 each person, \$300,000 each occurrence.

All University vehicles should carry a copy of the auto liability certificate in the vehicle.

To request an Auto Liability certificate of coverage, please complete the [Certificate of Coverage Request Form](#).

The Fund provides Bodily Injury and Property Damage liability insurance for the negligent acts or omissions of UF employees and volunteers while acting within the course and scope of employment.

Students or others non-employees are not covered drivers under the Fund's auto liability coverage.

Students are **NOT** volunteers for any activities for which they are receiving credit, fulfilling a degree requirement or part of their course syllabus. Students who are not in an employee or volunteer status are not covered by the University's insurance and are strictly prohibited from operating a state vehicle.

- A volunteer is any person who of their own will provides goods or services to the named insured, with no monetary or material compensation as outlined in the university regulation. A record of volunteer service should be completed prior to operating the vehicle.

The Fund does not provide physical damage coverage (comprehensive or collision). The department assigned to operate the vehicle is responsible for the cost of repairs when a UF employee is at fault for the accident or not within the course and scope of their employment.

If the other party involved in the accident is at fault, Risk Management can reach out to the at fault

party's insurance carrier and facilitate repairs with the insurance adjuster for the UF department.

When an accident involves two UF owned vehicles, the repairs of the vehicles are handled between the two departments.

Physical damage coverage can be purchased. For any additional questions please contact the EH&S Insurance and Risk Management Department at (352) 392-1591 or email to [risk@ehs.ufl.edu](mailto:risk@ehs.ufl.edu).

## Use of University-Owned Vehicles

The Division of Risk Management in conjunction with the Florida Statutes and the University of Florida (UF) requires certain items be met before operating a university-owned vehicle or vehicle while on university business.

## Management/Employee Requirements

- Valid Driver's License – It is the responsibility of the individual department, division, unit, etc. to confirm the validity of the driver's license of the employee or volunteer. Only those with a current and valid driver's license may operate a vehicle.
- A copy of the Funds Auto Liability Certificate to be kept in the glove box. To request a copy of the insurance certificate, click [Certificate of Insurance Request Form](#) to request proof of coverage.
- "Know Before You Go" document – produced by the State of Florida and intended to be kept in the glove box. [Know Before You Go Form](#)
- Vehicle Inspection – **An annual vehicle inspection is mandatory for all university vehicles.** Contact UF Motor Pool at 352-392-1131 to schedule an appointment.
- Only employees and designated volunteers are allowed to operate UF owned vehicles.

## Tickets

- Tickets received while operating UF-owned vehicles are the responsibility of **the driver**, not UF.

## Use of Personally-Owned Vehicles

- If you use your personal vehicle for university business, your personal insurance provides the primary coverage in case of accident or loss.
- UF's insurance programs do not provide coverage for damage or loss to personal vehicles used for business travel. Therefore, employees are responsible for ensuring that their vehicles are sufficiently insured.
- If your personal vehicle is damaged when you are using it to conduct university business, contact your own automobile insurance company to find out your coverage, make claims, and arrange for repairs.
- **Damage to Property**
  - If you damage someone else's vehicle or property, your private insurer is the first source of insurance coverage, even when you are using your vehicle on campus business.
- **Bodily Injury**
  - If you hurt yourself while conducting university business, you are covered by Workers' Compensation. For more information please go to **UF Workers' Compensation Page**.
  - If you injure someone else while you are driving your personal vehicle on university

business, your private insurer is the first source of coverage.

## **Rented Vehicles**

- The University of Florida's (UF) Automobile Liability Self-Insurance program **DOES NOT** cover physical damage to rental cars. Insurance for rental vehicles must be obtained from the rental car companies.
- Employees renting automobiles for business use should purchase physical damage coverage and liability insurance through the rental provider. If using a UF-approved vendor, these coverages should be built into the rate. Employees are responsible for verifying this is correct before renting the vehicle. Contractual liability is excluded, and significant costs could be incurred by their department if this is not verified.
- Check the rental agreement regarding who can drive the rented vehicle and where it can be operated.
- If involved in an accident with a rental vehicle, employees should contact the rental company immediately. Failure to do so may void the terms of the rental contract, including any insurance coverage provided.

## **Reporting An Accident**

- Contact local law enforcement to report the accident.
- If the accident occurs on campus, contact the University Police.
- Required even with minor damages and no physical injuries.
- The driver must immediately notify their supervisor of the specifics related to the accident.
- Provide the officer with the University of Florida's (UF) auto policy number.
- Do not accept responsibility for the accident on your behalf or that of the UF.
- Obtain a copy of the Driver Exchange of Information form.

## **The Following Documentation Must Be Submitted Within 3 Days After the accident to the Insurance and Risk Management Department:**

- The driver must complete an [Injury or Incident Report](#).
- The supervisor must provide a written statement advising who was operating the vehicle and what job duties the driver was performing at the time of the accident.
- Driver's Exchange form.

## **Claim Process**

For Auto Liability losses where you have been injured or sustained property damage involving a University employee or volunteer:

Complete the [State of Florida Liability Claim Form](#) and submit to Risk Management:

Risk Management  
916 Newell Drive, Bldg. 179  
PO Box 112190  
Gainesville, Florida 32611  
352-392-1591  
[risk@ehs.ufl.edu](mailto:risk@ehs.ufl.edu)