



# EH&S Summer Series Auto Liability

August 2, 2023

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# EH&S Summer Series

**July 12th:** Property Insurance

**July 19th:** General Liability

**August 2nd:** [Auto Liability](#)

**August 9th:** Certificates of Insurance (COIs)





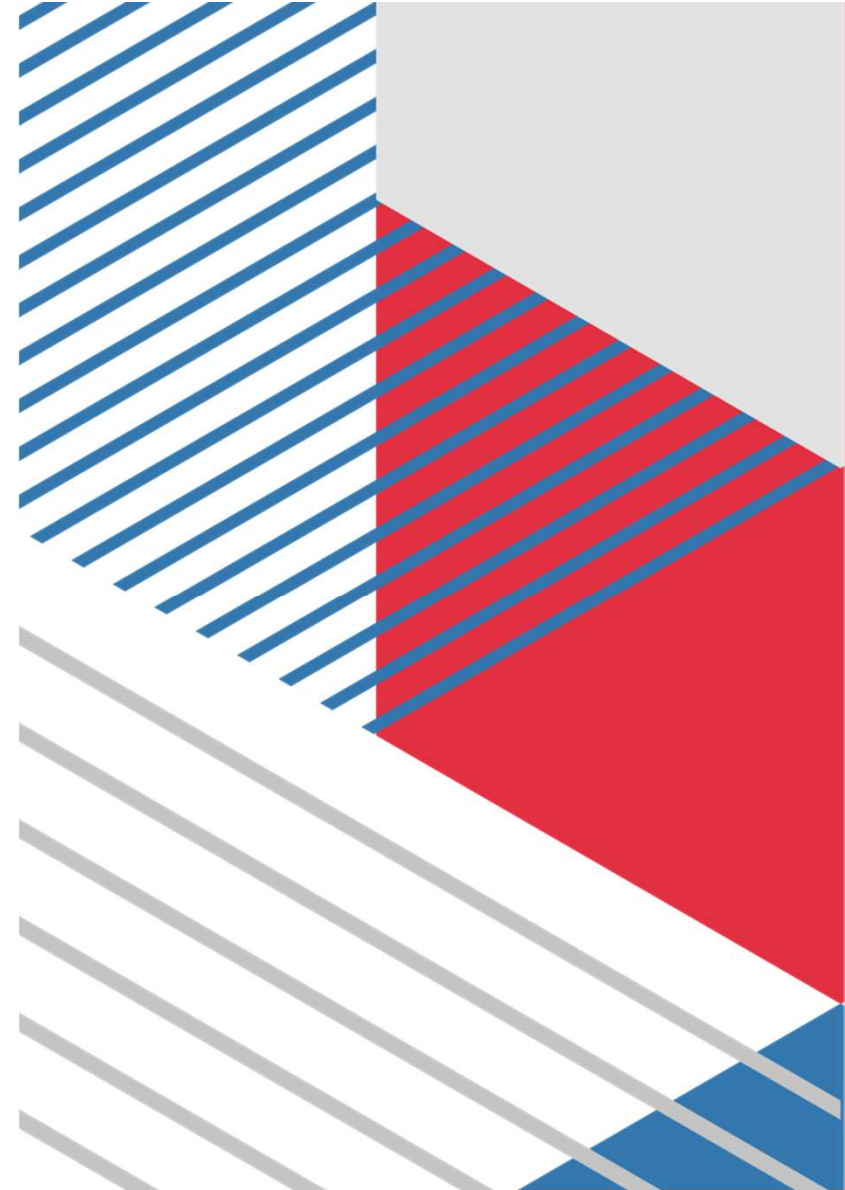
# Introduction

## Intended audience

- Drivers, fleet managers, supervisors with fleet management responsibility, finance or safety coordinators

## Goals

- What does our State Auto Liability cover?
- Who is insured to drive a UF vehicle?
- Loss experience
- What happens when there is an accident?
- Tips to reduce accidents in your departments



# Common Questions

**Can I drive my personal vehicle for work?**

**Can a student drive a vehicle?**

**We just purchased a new vehicle. Is it covered?**

**Can I transport non-UF passengers in a UF vehicle?**

**We just leased a vehicle. Is it covered?**

**I need to Uber from the airport to a hotel at a conference. Is there insurance?**

**An employee was cited for an accident they caused. Does insurance cover that?**

**Do I need to verify employee driver's licenses? If so, how often?**

**Our vehicle hit another UF vehicle. Who pays for the damage?**

**Our driver was at fault – who pays for the damage to the UF vehicle?**

**Can an employee drive a UF vehicle home at night?**

**What documents do we need to keep in the vehicle in case of accident?**





**Who and what is covered?**

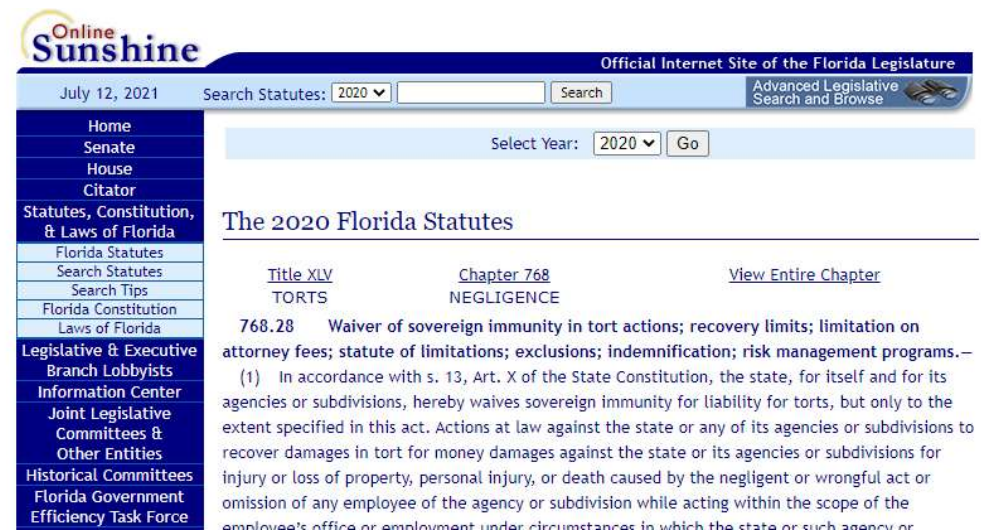
# State Risk Management Trust Fund

## WHO

- **Employee** or **volunteer** while acting within the course and scope of their employment

## Volunteer

- Any person who of his own free will, provides goods or services to the named insured, with no monetary or material compensation as defined in Chapter 110, Part IV, Florida Statutes.
- <https://hr.ufl.edu/manager-resources/volunteer-coordination/>
- Students are NOT volunteers for any activities for which they are receiving credit, fulfilling a degree requirement or part of their course syllabus.



The screenshot shows the 'Online Sunshine' website, the official internet site of the Florida Legislature. The page is dated July 12, 2021, and features a search bar for statutes, currently set to 2020. A navigation menu on the left includes links to Home, Senate, House, Citor, and various legislative resources. The main content area displays 'The 2020 Florida Statutes' for Chapter 768, Negligence. The specific statute shown is 768.28, titled 'Waiver of sovereign immunity in tort actions; recovery limits; limitation on attorney fees; statute of limitations; exclusions; indemnification; risk management programs.' The text of the statute begins with '(1) In accordance with s. 13, Art. X of the State Constitution, the state, for itself and for its agencies or subdivisions, hereby waives sovereign immunity for liability for torts, but only to the extent specified in this act. Actions at law against the state or any of its agencies or subdivisions to recover damages in tort for money damages against the state or its agencies or subdivisions for injury or loss of property, personal injury, or death caused by the negligent or wrongful act or omission of any employee of the agency or subdivision while acting within the scope of the employee's office or employment under circumstances in which the state or such agency or

# State Risk Management Trust Fund

## WHAT

- Coverage follows the **employee**, not the vehicle
- Can be an **owned** or **non-owned** vehicle (exception – rentals)
- **Auto**: “a land motor vehicle, motorcycle, trailer or semi-trailer designed and licensed for use on public roads.”
- Trailers
- Golf carts
- Bicycles, scooters, segways, or “e”-transportation
- Mobile equipment
- Rental cars

A low speed vehicle (LSV) is a vehicle with a top speed greater than 20 MPH, but not greater than 25 MPH. **LSVs must be registered, titled and insured** with personal injury protection (PIP) and property damage liability (PDL) insurance. **Any person operating an LSV must have a valid driver license. LSVs may only be operated on streets where the posted speed limit is 35 MPH or less.**

**LSVs must be equipped with the following safety equipment:**





# State Risk Management Trust Fund

## HOW

- Bodily injury or property damage to others (workers comp for UF employees/volunteers)
- Defense costs
- No physical damage (comp or collision) for State vehicles.
- \$200k per person claim, \$300k per accident



# State Risk Management Trust Fund

## WHERE

- Florida
- Other US States or territories
- Canada
- What do you do if overseas?



# State Risk Management Trust Fund

## **WHEN**

- While acting within the course and scope of office or employment
  - Travel at conferences, to and from home, UFPD

## Exclusions

- Punitive damages, malicious behavior
- Contractual liability (rental cars)
- Excess of limits



# Coverage Details

- Policy number **AL-0171**
- Effective dates: **July 1, 2023** to **July 1, 2024**
- Premium – **\$532,000**
  - **\$272** per vehicle or **\$23** per employee/volunteer



DEPARTMENT OF FINANCIAL SERVICES  
*Division of Risk Management*

STATE RISK MANAGEMENT  
TRUST FUND

Policy Number: AL-0171

Fleet Automobile Liability  
Certificate of Coverage

Name Insured: University of Florida

# Rental Cars

## Guidelines

Travel and expense policy

- UF GO – State of Florida rental vehicle contract (AVIS/Budget)
- If you must rent a vehicle from another vendor, be sure to purchase both physical damage coverage (i.e., comp and collision) and supplemental liability coverage when renting outside the AVIS/Budget contract.
- The rental contract has different definitions for covered drivers

## Insurance

**The state liability excludes liability we assume by contract. The SOF contract includes physical damage and liability. If offered, do not decline these coverages.**



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**We just purchased a new vehicle. Is it covered?**

**Can I transport non-UF passengers in a UF vehicle?**

**I need to Uber from the airport to a hotel at a conference. Is there insurance?**

**An employee was cited for an accident they caused. Does insurance cover that?**

**Do I need to verify employees' drivers licenses? If so, how often?**

**Our vehicle hit another UF vehicle. Who pays for the damage?**

**Our driver was at fault – who pays for the damage to the UF vehicle?**

**Can an employee drive a UF vehicle home at night?**

**What documents do we need to keep in the vehicle in case of accident?**

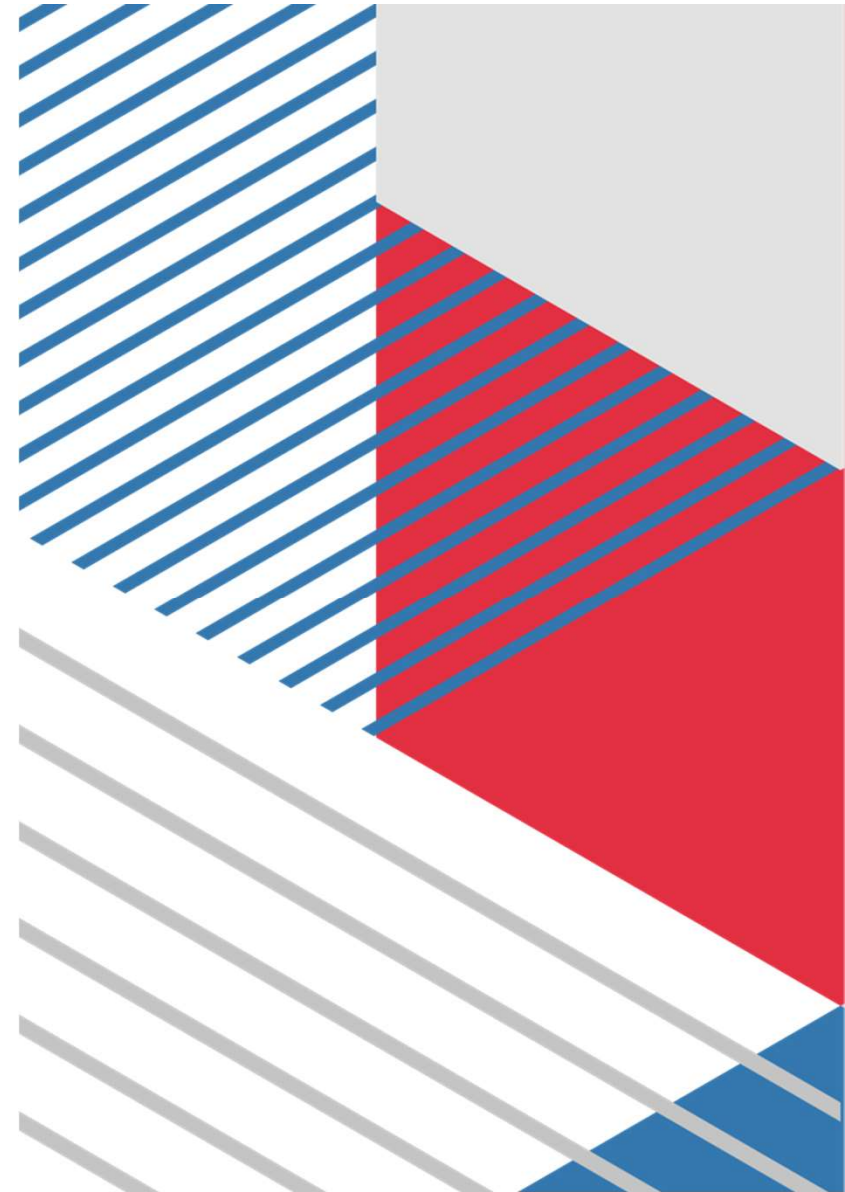


# Optional Auto Insurance

# Commercial Auto Insurance

## Details:

- Optional group policy
- Vehicles in UF's care, custody, and control (leased); police vehicles are not eligible
- October 20<sup>th</sup> renewal date
- Physical damage – comprehensive and collision coverage
  - \$500 deductible
- Liability - \$1M limit per accident
- Premium varies by type of vehicle, age, driving radius and use



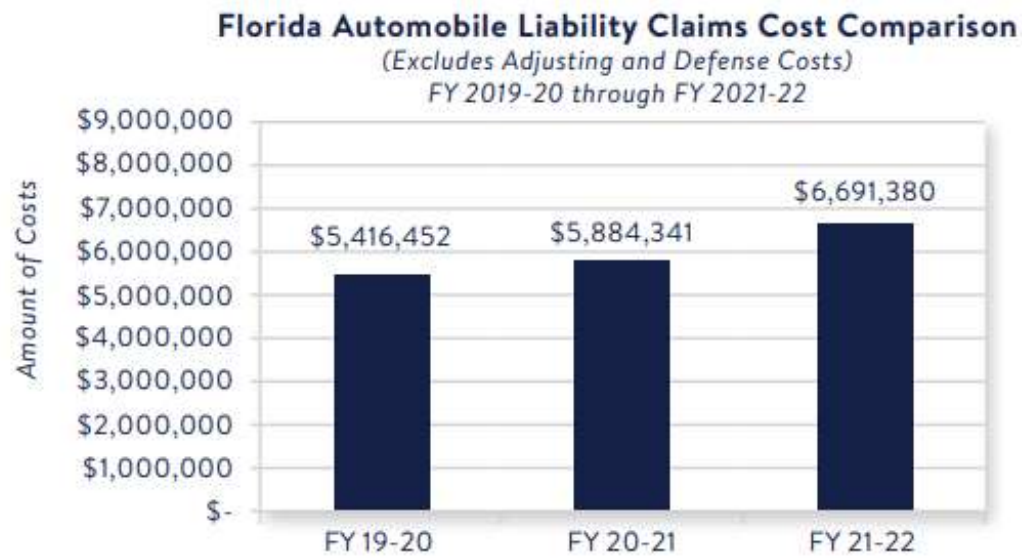


# Loss experience

Division of  
**Risk Management**  
Fiscal Year 2022 Annual Report



# State Data

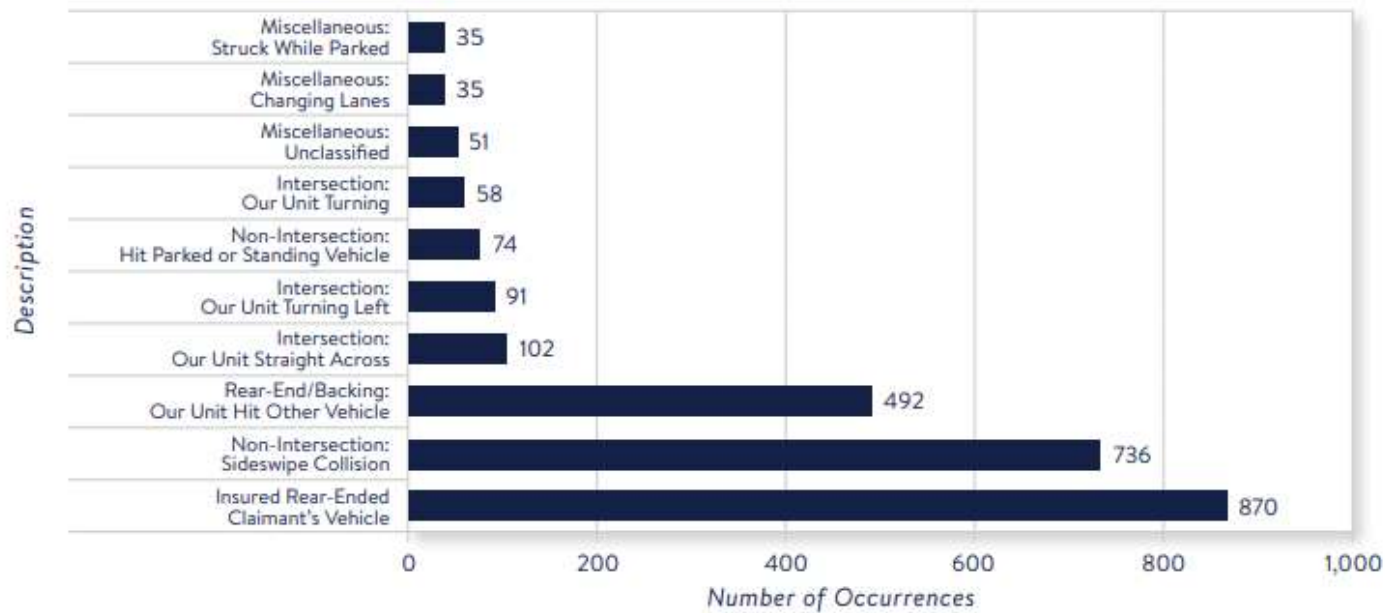


Source: DFS Risk Management Annual Report FY 2021-22

# State Frequency Data

## Frequency of Automobile Liability Claims: Top 10 Categories

Reported for the Period 7/1/17-6/30/22



# State Loss Incurred Data

## Cost of Automobile Liability Claims: Top 10 Categories

For the Period 7/1/17-6/30/22



# UF Data

Accident Year July 1, 2020 – June 30, 2023



# UF Data

Accident Year July 1, 2020 – June 30, 2023



# UF Data

Accident Year July 1, 2020 – June 30, 2023

Cause	Count of Claim #
INSURED REAR-ENDED CLAIMANT'S VEHICLE	24
NON-INTERSECTION-SIDESWIPE COLLISION	14
NON-INTERSECTION-HIT PARKED OR STANDING VEHICLE	12
REAR-END/BACKING-OUR UNIT HIT OTHER VEHICLE	9
AL SUSPENSE	6
INTERSECTION-OUR UNIT STRAIGHT ACROSS	4
MISCELLANEOUS-UNCLASSIFIED	3
PEDESTRIAN-IN CROSSWALK OR LOADING AREA	2
INTERSECTION-OUR UNIT TURNING LEFT	1
PEDESTRIAN-NOT IN CROSSWALK	1
NON-INTERSECTION-MISCELLANEOUS-UNCLASSIFIED	1
NON-INTERSECTION-OUR UNIT HIT BY OTHER	1
<b>Grand Total</b>	<b>78</b>





# UF Data

Accident Year July 1, 2020 – June 30, 2023

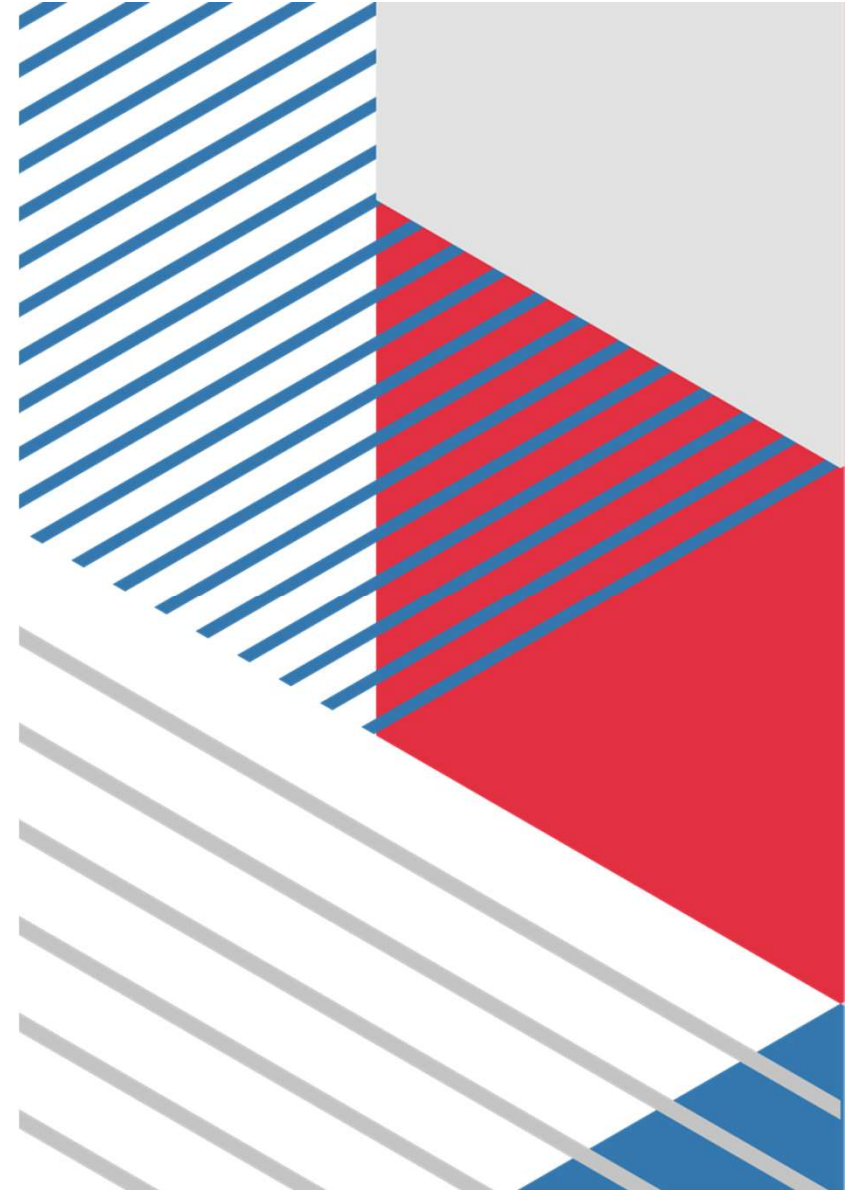
Cause	Sum of Total Paid
NON-INTERSECTION-SIDESWIPE COLLISION	\$178,386
INSURED REAR-ENDED CLAIMANT'S VEHICLE	\$90,316
INTERSECTION-OUR UNIT STRAIGHT ACROSS	\$34,957
NON-INTERSECTION-HIT PARKED OR STANDING VEHICLE	\$22,362
REAR-END/BACKING-OUR UNIT HIT OTHER VEHICLE	\$20,510
PEDESTRIAN-IN CROSSWALK OR LOADING AREA	\$1,649
MISCELLANEOUS-UNCLASSIFIED	\$749
INTERSECTION-OUR UNIT TURNING LEFT	\$111
AL SUSPENSE	\$0
PEDESTRIAN-NOT IN CROSSWALK	\$0
NON-INTERSECTION-MISCELLANEOUS-UNCLASSIFIED	\$0
NON-INTERSECTION-OUR UNIT HIT BY OTHER	\$0
<b>Grand Total</b>	<b>\$349,040</b>

# Department responsibilities

# Use of University vehicles

## Requirements:

- Validity of 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.
- "Know Before You Go" document – produced by the State of Florida and intended to be kept in the glove box.
- Vehicle Inspection – Annual vehicle inspection is mandatory for all university vehicles.
- Contact UF Motor Pool at 392-1131 to schedule an appointment.
- Keep a copy of the Auto Liability certificate of coverage in the vehicle





# **Accident Procedures**

# Steps to take

1. Contact local law enforcement to report the accident. If the accident occurs on campus, contact the University Police.
2. The driver must notify their supervisor of the specifics related to the accident.
3. Provide the officer with the University auto policy number.
4. Do not accept responsibility for the accident on your behalf or that of the University.
5. Obtain a copy of the Driver Exchange of Information form.
6. If possible, take photos of the damage and accident scene



# What is needed

This following documentation must be submitted within 3 days after the accident to the Insurance Coordinator.

1. The driver must complete an Automobile Accident Reporting form.
2. 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.
3. Driver's Exchange form.
4. Police Report.
5. If vehicle is a rented vehicle, notify the rental company immediately.

Failure to do so may void the terms of your rental contract, including any insurance coverage provided under the contract.



# Duties After Loss

The Auto Liability policy has certain conditions we must follow:

1. Written notice of the claim provided to the State;
2. If a claim or lawsuit is made against UF, we must promptly report it;
3. We must cooperate with the claims investigation;
4. Do not try and settle the claim yourself.

Failure to follow these conditions could void coverage and make UF (or your department) face an uninsured financial risk.





**Loss prevention/reduction**



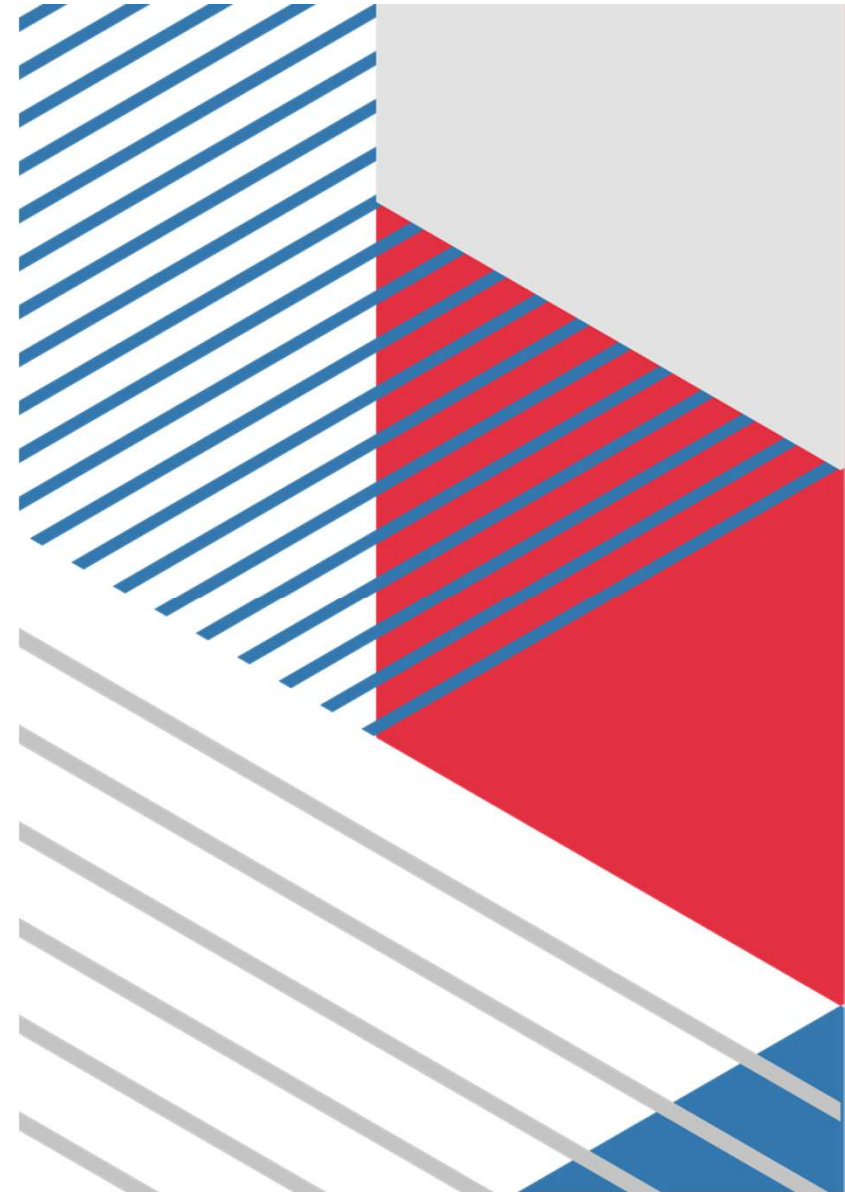
# Loss prevention

## TOP 10

- Seat belts
- Cell phones
- Crowded areas: stop, look, listen
- Red light runners
- 10 second rule for long distance driving
- Tailgating - Drive at a safe distance from vehicles
- Distracted driving
- Drowsy driving
- Reduce speed in adverse weather
- Safety while backing up/in reverse

Defensive driving training:

<https://stats.myfloridacfo.com/login.aspx>



# Questions & answers





# Resources

## For more information:

- <https://www.ehs.ufl.edu/programs/insurance/automobile/>
- <https://stats.myfloridacfo.com/login.aspx>
- <https://www.myfloridacfo.com/division/risk/state-liability-claims>
  
- Erin Brewer [ebrewer@ehs.ufl.edu](mailto:ebrewer@ehs.ufl.edu) (352) 392-0371
- Brian Hunt [bhunt@ehs.ufl.edu](mailto:bhunt@ehs.ufl.edu) (352) 392-1591