

AUTO INSURANCE COVERAGE MATRIX

Vehicle Operated for University Business or University Organized/Sponsored Activity

OPERATOR STATUS	VEHICLE OPTIONS			
Non-UT employee (ex. student)	University-Owned & Long-Term Lease Vehicles	Contract Rental Vehicle for a Permissive Driver*	Non-Contract Rental Vehicle for a Permissive Driver*	Personal Vehicle
a) Bodily injury to driver	Non-UT employees are not authorized to drive UT-owned or Long-Term Lease vehicles. Please refer to BPM 16 for details.	Personal health insurance is only coverage. Purchase of PIP or other personal injury coverage is suggested.	Personal health insurance is only coverage. Purchase of PIP or other personal injury coverage is suggested.	Driver's personal health insurance is only coverage. PIP coverage on personal auto policy will apply if purchased.
b) Damage to vehicle		Physical damage coverage is provided under rental agreement if vehicle rented under State contract at the State-negotiated rate.	Rental agency physical damage coverage is primary. Physical damage insurance (loss damage waiver) should be purchased by driver at time of rental. UT System's Hired/Non-Owned policy is secondary, up to \$30K.	Owner's personal auto liability policy is only coverage available.
c) Bodily injury to persons outside vehicle		Rental agency liability coverage (\$100K per person/\$300K per accident) is primary if vehicle is rented under State contract and the State-negotiated rate. UT System's Hired/Non-Owned liability policy is secondary (\$250/\$500K).	Rental agency liability coverage is primary. Liability insurance should be purchased by the renter through the rental agency. UT System's Hired/Non-Owned liability policy is secondary - \$250/500K.	Owner's personal auto liability policy is the only source of coverage.
d) Damage to autos/property outside vehicle		Rental agency liability coverage is primary (\$50K) if vehicle is rented under State contract at the State-negotiated rate. UT System's Hired/Non-Owned liability policy is secondary (\$100K).	Rental agency liability coverage is primary. Liability insurance should be purchased by the renter through the rental agency. UT System's Hired/Non-Owned liability policy is secondary (\$100K).	Owner's personal auto liability policy is the only source of coverage.
e) Bodily injury to passengers in vehicle - non employees		Rental agency liability coverage (\$100K per person/\$300K per accident) is primary if vehicle is rented under State contract at the State-negotiated rate. UT System's Hired/Non-Owned liability policy is secondary (\$250/\$500K). UT System's Hired/Non-Owned liability policy may become primary depending on vendor. Purchase of PIP or other personal injury coverage is suggested.	Rental agency liability coverage is primary. Liability insurance should be purchased by the renter through the rental agency. UT System's Hired/Non-Owned liability policy is secondary - \$250/500K. Purchase of PIP or other personal injury coverage is suggested.	Owner's personal auto liability policy is the only source of coverage.
f) Damage to property inside vehicle (The driver's property, UT property, and property of employees and their family members will be excluded from most or all of the policies discussed to the right)		UT System's Hired/Non-Owned liability policy is primary up to \$100K. No coverage for this kind of damage under State contract rental. Purchase of Personal Effects Protection is suggested.	Rental agency liability coverage is primary. Liability insurance should be purchased by the renter through the rental agreement. UT System's Hired/Non-Owned liability policy is secondary (\$100K). UT System's Hired/Non-Owned liability policy may become primary depending on vendor. Purchase of Personal Effects Protection is suggested.	Owner's personal auto liability policy is the only source of coverage.

***PERMISSIVE DRIVER** - The U. T. System Hired/Non-Owned insurance policy extends coverage to an individual who has written permission from UT to operate a UT-rented vehicle. A UT-rented vehicle is one that has been rented with the written approval of UT, will be operated on behalf of UT, and will be paid for by UT. Direct bill is not necessary to meet the last criteria. It is preferable that UT be referenced on the rental agreement. A Letter of Notification is recommended for students.

This matrix is for informational purposes only and is intended only to serve as an overview of the current auto insurance policies mentioned above. The actual coverage terms and conditions will be determined by the applicable language in the above-mentioned auto insurance policies. Each claim must be individually reviewed to determine whether or not the auto liability policies mentioned above apply or if coverage is available.

AUTO INSURANCE COVERAGE MATRIX

Employee on Official University Business and within Course and Scope of Employment

OPERATOR STATUS	VEHICLE OPTIONS			
UT Employee	University-Owned & Long-Term Lease Vehicles	State Contract Rental Vehicle	Non-Contract Rental Vehicle	Personal Vehicle
a) Bodily injury to driver and UT employee passengers	Workers' Compensation	Workers' Compensation	Workers' Compensation	Workers' Compensation
b) Damage to vehicle	UT System Physical Damage Policy coverage is primary (if purchased). Covers repair costs or actual cash value. Deductibles: \$100 Comp/\$500 Collision. If insurance coverage not purchased, loss is responsibility of department.	Physical damage coverage is provided under rental agreement if vehicle rented under State contract at the State-negotiated rate.	Rental agency physical damage coverage is primary. Physical damage insurance (loss damage waiver) should be purchased by driver at time of rental. UT System's Hired/Non-Owned policy is secondary, up to \$30K.	No coverage provided by UT System insurance policies. Driver may file a physical damage claim under owner's personal auto policy (if coverage purchased).
c) Bodily injury to persons outside vehicle	UT System Auto Liability Policy coverage is primary up to \$250/500K. Deductible: \$2,500	Rental agency liability coverage (\$100K per person/\$300K per accident) is primary if vehicle is rented under State contract and the State-negotiated rate. UT System's Hired/Non-Owned liability policy is secondary (\$250/\$500K).	Rental agency liability coverage is primary. Liability insurance should be purchased by the renter through the rental agency. UT System's Hired/Non-Owned liability policy is secondary (\$250/500K).	Owner's personal auto liability policy is primary; UT System's Hired/Non-Owned liability policy is excess over any other collectible insurance (\$250/500K).
d) Damage to autos/property outside vehicle	UT System Auto Liability Policy coverage is primary up to \$100K. Deductible: \$2,500	Rental agency liability coverage is primary (\$50K) if vehicle is rented under State contract at the State-negotiated rate. UT System's Hired/Non-Owned liability policy is secondary (\$100K).	Rental agency liability coverage is primary. Liability insurance should be purchased by the renter through the rental agency. UT System's Hired/Non-Owned liability policy is secondary (\$100K).	Owner's personal auto liability policy is primary; UT System's Hired/Non-Owned liability policy is excess over any other collectible insurance (\$100K).
e) Bodily injury to passengers in vehicle - non employees (employees and their family members will be excluded from most or all of the policies discussed to the right)	UT System Auto Liability Policy coverage is primary up to \$250/\$500K. Deductible: \$2,500	Rental agency liability coverage (\$100K per person/\$300K per accident) is primary if vehicle is rented under State contract at the State-negotiated rate. UT System's Hired/Non-Owned liability policy is secondary (\$250/\$500K). UT System's Hired/Non-Owned liability policy may become primary depending on vendor.	Rental agency liability coverage is primary. Liability insurance should be purchased by the renter through the rental agency. UT System's Hired/Non-Owned liability policy is secondary (\$250/500K).	Owner's personal auto liability policy is primary; UT System's Hired/Non-Owned liability policy is excess over any other collectible insurance (\$250/500K).
f) Damage to property of passengers in vehicle - non employees (UT property* and property of employees and their family members will be excluded from most or all of the policies discussed to the right)	UT System Auto Liability Policy coverage is primary up to \$100K. Deductible: \$2,500	UT System's Hired/Non-Owned liability policy is primary up to \$100K. No coverage for this kind of damage under State contract rental.	Rental agency liability coverage is primary. Liability insurance should be purchased by the renter through the rental agreement. UT System's Hired/Non-Owned liability policy is secondary (\$100K). UT System's Hired/Non-Owned liability policy may become primary depending on vendor.	Owner's personal auto liability policy is primary; UT System's Hired/Non-Owned liability policy is excess over any other collectible insurance (\$100K).

This matrix is for informational purposes only and is intended only to serve as an overview of the current auto insurance policies mentioned above. The actual coverage terms and conditions will be determined by the applicable language in the above-mentioned auto insurance policies. Each claim must be individually reviewed to determine whether or not the auto liability policies mentioned above apply or if coverage is available.

* Property insurance coverage can be purchased for UT-owned or leased property through the Equipment policy if needed. Contact Risk Management at 499-4559 for more information.