



Policy: Automobile Damage

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Financial Affairs Department
Insurance Services Policies and Procedures

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Policy

- The University maintains insurance against losses, damages or injuries arising out of University vehicle use. All employees and students who operate University vehicles shall cooperate with the Insurance Services department and shall provide all information and materials required for adequate investigation and resolution of claims. This policy is applicable to University owned, leased, or rented vehicles on official University business.
- The University's insurer does not cover damages to personal belongings of vehicle occupants.
- The University's insurer does not cover damage to personal vehicles of employees or students used on University business. The insurance coverage purchased by the vehicle's owner for the vehicle would apply for both physical damage and liability losses.
- The University's insurer does not cover damage to personal vehicles of employees, students, or visitors, while parked on campus. Damage to personal vehicles should be covered by the vehicle owner's personal auto insurance policy.

Procedure

In the event of an automobile accident involving a University vehicle, the following procedures must be followed:

- If any of the parties involved are injured, seek medical attention immediately. For incidents occurring on campus, dial 9-4444. For off campus incidents, dial 911.
- If the accident occurs on campus, Public Safety should be contacted immediately at 610-519-4444 to report the incident.
- If the accident occurs off campus, local police should be contacted and the police report number should be obtained. For all off campus accidents, Public Safety must be contacted as soon as possible upon return to campus. A statement from the driver and pictures of the damaged vehicle will be secured by Public Safety. Please note a Villanova Public Safety Incident Report must be filed verifying the details of the accident in order for an insurance claim to be processed.
- Public Safety will forward their Incident Report of the accident to the Insurance Manager for review.
- The Insurance Manager will coordinate all claims activity with the insurance company and will contact the appropriate department to make necessary arrangements for repairs.

- If another party causes damage to a University owned, leased, or rented vehicle, the Insurance Services department will seek to recover the damages from the responsible party.