Rollins College
Insurance Coverage of Faculty/Staff/Student Traveling on College Business

This information is designed to answer the most frequently asked questions regarding liability, insurance, and risk management issues related to travel/events. It is also designed to facilitate communication with students before traveling, and to provide the tools to help make the trip safer for all participants.

If you have any questions regarding this material or need any assistance, please contact:

Risk Manager: Maria Martinez
Tel No. 407-646-2003
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E-mail mmartinez@rollins.edu

1. There should be a pre-travel planning meeting with the supervisor of the trip and the students. The meeting should outline to the students the itinerary and what is expected of them. Only members of your class or group should be allowed on the trip.

2. If College transportation is provided, when possible only Rollins employees should be allowed to drive Rollins vehicles. Regardless of who drives a College vehicle please obtain a copy of the driver’s license and send to the Risk Management Department to check their Motor Vehicle Report. If privately owned vehicles are to be used, it should be made clear that those vehicles must be insured and the drivers are using their vehicles on a voluntary basis. They need to understand that the College is not able to insure personal vehicles. Further, all participants who choose to ride in a private automobile should understand and acknowledge that they do so of their own free will.

3. It must be made clear and in writing that the College does not carry any accident or medical insurance for any of the participants. The participants are responsible for their own medical bills.

4. If a bus is hired, the organizer should make sure that the bus carrier has adequate insurance coverage. We recommend bus insurance coverage of $5,000,000. Call the Risk Management office for approval of lesser amounts.

5. If a vehicle is rented with College funds, then only College employees should be allowed to drive. All terms and conditions of the rental contract should be followed explicitly. When renting a vehicle for College business along with your signature add Rollins College name to the document. Do not purchase the property or liability insurance policy if you are renting a vehicle in the USA. For overseas rental of vehicles you do need to purchase the property and liability insurance policy.
Q&A

• Personal Liability Issues

Does my personal liability, in relation to the students, change because I am leading a trip?

No. While there is always a potential for you to be sued personally for the work you perform for the College, there is no significant increase or decrease in potential liability because you are off campus.

Will the College protect me if I am sued?

The College carries liability insurance, and its employees are also covered under these policies. No one is ever insured for willful misconduct.

• Auto Liability & Insurance

How am I covered when driving College-owned Vehicles?

The College insures all its vehicles for liability (injury to third parties and third party property damage) and physical damage (comprehensive/collision). If you are driving a College-owned vehicle with the permission of the College, then you are an insured driver under the College's policy. The same holds true for students or others were driving College vehicles with permission.

What if I am driving a Rented Vehicle?

If you rent a vehicle while working on behalf of the College, you should rent the vehicle in the name of the College and your own name. This means that you should sign both your name and "the name of the College" on the rental agreement. The College's Auto Policy will then respond as if the rented vehicle is an "owned" vehicle. Please do not purchase liability and collision insurance on the rental vehicle in the United States. If you are renting a vehicle overseas then you are required to purchase liability and collision insurance.

Before renting a vehicle contact the Risk Management Office (ext 2003) to receive a Certificate of Insurance for Information only. Take this to the Rental Company. Most rental companies will accept this certificate; some others may require that the rental company name be on the certificate. In this case, the rental company can call the number on the Certificate of Insurance and one will be issued.

It is important to inspect any rented vehicle before driving it. Make sure any dents, scratches or other damage to the vehicle are noted on the rental form. Otherwise, the College may have to pay for damages you did not cause.

Do I have coverage from the College if I have to drive my own car?

Frequently you will be driving your own vehicle on College business. When you drive your own car on College business, your own insurance policy serves as a "primary" policy for third party liability and physical damage to your vehicle. This means that if
a claim arising out of an accident exceeds your policy limits, then the College’s policy will cover the accident in excess of your policy. For example, if you carry $20,000/$40,000 liability insurance, and injure a pedestrian severely, resulting in more than $100,000 of medical bills, your policy would pay the first $20,000 of the claim, and the College policy would respond for the balance of the claim.

If your vehicle is damaged as a result of an accident, whether it is your fault or not, your comprehensive/collision coverage would respond. You are responsible for any deductible amounts under your policy. If you do not carry any collision insurance, then the entire amount of the damage is your responsibility. Neither the College nor the College’s Insurance will pay for any physical damage to your vehicle - you use it at your own risk.

**Does it matter if I have to drive my own car as part of the conditions of my employment?**

No. Mileage reimbursements are designed to include an incremental cost for insurance and deductibles.

**What do I do if I am in an auto accident while on College business and driving a College-owned or rented vehicle?**

**At the scene of the accident:**

Do not admit any liability for the accident even if you think you are at fault. Exchange driver/insurance information with the other party (ies). Get written statements from any witnesses, or get their name, address and phone numbers for later contact. Contact the police department to issue a report.

If there was no other car or person involved in the accident, or if the vehicle is damaged while it was parked, follow the steps below.

**Back on Campus:**

Immediately file an accident report with the Campus Security Office. File any mandated state accident reports to the proper authorities, and give a copy to the Campus Safety Office. The Campus Security Office will coordinate with the Risk Management Office on any insurance claims. The Risk Manager and the College’s agent will make arrangements to have the vehicle inspected for insured repairs.

**DO NOT HAVE THE VEHICLE REPAIRED BEFORE IT IS INSPECTED!**

**What do I do if I am in an auto accident, while on College business and driving my own vehicle?**
File any claims with your insurance company as you would if the accident occurred when you were not working.

Follow the general instructions as above. If there is any injury to any third party, you must file a copy of the state Accident Report with a letter to the College stating that the accident occurred while you were on College business, and the nature of the business.

If you are aware of any serious injuries to any third parties, including any College employees or students, as a result of the accident, please include the particulars in your report. Also please indicate the limits of liability, which you carry.

The reports should be sent to:

Risk Management: Maria Martinez
Campus Box 2718
(407) 646-2003

- Worker’s Compensation Claims

Who pays any medical bills or lost wages if I am injured while I am working?

If you are injured while you are working, our workers compensation insurance carrier, in accordance with Florida statutory benefits, covers your medical costs and lost wages.

What do I do if I have an injury?

**IMMEDIATELY INFORM** Human Resources. You will be directed to complete an accident report. Cooperate fully with Human Resources in detailing how the loss or accident happened and identifying any way that the loss could have been avoided.

- Personal Property

What if my personal property is lost or damaged while I am leading the trip?

If your personal property is lost or damaged while you are on the trip, whether it is your fault or not, your own homeowners/tenants insurance coverage would respond. You are responsible for any deductible amounts under your policy. If you do not carry any homeowners/tenants insurance, then the entire amount of the damage is your responsibility. Neither the College nor the College’s Insurance will pay for any loss or damage to your own personal property – you use it at your own risk.