

AUTOMOBILE INSURANCE POLICY SUMMARY

1. What is covered

The University of Victoria fleet automobile policy covers all listed vehicles owned or leased by the university. The policy provides protection for:

- Third party liability - that is, bodily injury or property damage to others for which the operator of an insured vehicle might become liable.
- Accident benefits - provides monetary benefits to eligible individuals in insured vehicles, as well as pedestrians or cyclists involved in a collision. These benefits extend to medical payments, rehabilitation costs and wage loss. University employees requiring information about personal medical benefits, disability and life insurance should contact the Benefits Office.

Note: Collision/Comprehensive - The university self-insures against physical damage to university vehicles.

2. Deductible

The deductible for loss/damage to the vehicle is:

Comprehensive Claims: \$300

Collision Claims: \$500

2. Who is covered

The automobile policy covers all employees of the university while driving on university business. The policy does not apply to officers, contractors, volunteers, employees or students driving their own vehicles even if doing so on university business.

3. What is not covered

- property of the driver, occupants or university
- glass and tire coverage
- damage resulting from operation of the vehicle by unlicensed drivers, unauthorized drivers or impaired drivers

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