
MOTOR VEHICLE INSURANCE COVERAGE

PURPOSE

To establish a policy consistent with Massachusetts General Laws, Chapter 29, Section 30, regarding the purchase of insurance liability purchasing and coverage for University motor vehicles.

POLICY

To provide adequate liability coverage for staff, students, motor vehicle fleet and to ensure that all drivers of all university owned or leased vehicles are in compliance with all of the University Policies.

DEFINITIONS

Liability Insurance:

1. Compulsory bodily injury:
 - a) Payment for damages because of bodily injury caused by a covered auto in Massachusetts accidents and the injured person is entitled to collect for bodily injury through a court judgment or settlement.
2. Optional bodily injury:
 - a) Coverage limits in addition to compulsory bodily injury of \$20,000/\$40,000.
3. Property damage (compulsory limits \$5,000)
 - a) Coverage that pays for damage to someone else's property
4. Medical payment insurance:
 - a) Payment for reasonable expenses incurred for necessary medical and funeral services to or for an insured who sustains bodily injury caused by an accident. Payment for expenses incurred within two years from the date of the accident.
5. Uninsured motorists (compulsory limits \$20,000/40,000)
 - a) Payment for all sums insured is legally entitled to recover as damages from the owner or operator of an uninsured motor vehicle.
6. Underinsured motorists
 - a) Payment for sums an insured is legally entitled to recover as damages from the owner or operator of an underinsured motor vehicle. The damages must result from bodily injury sustained by the insured caused by an accident.
7. Personal injury protection
 - a) Payment of benefits to an insured injured or killed in an auto accident. Benefits paid for expenses or losses actually incurred within two years after the accident. Benefits paid include:
 - i. Medical expenses
 - ii. Lost wages
 - iii. Replacement services

Westfield State University

Policy concerning:

APPROVED: May 1995

Section Administrative

number 0270

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REVIEWED: February 2016

COVERAGE

A. LIABILITY FOR INSURED LEASED FLEET VEHICLES

1. Combined single limit for bodily injury & property damage:
Each Occurrence \$1,000,000
2. Personal injury protection: \$ 8,000
3. Medical Payments: \$ 5,000
4. Uninsured motorist: Each Person \$ 250,000
Each Occurrence \$ 500,000
5. Underinsured motorist: Each Person \$ 250,000
Each Occurrence \$ 500,000
6. Excess Auto Liability Each Occurrence \$1,000,000
Aggregate \$1,000,000
7. Property Damage
Comprehensive Deductible: \$ 500
Collision deductible including waiver: \$ 500

B. INSURANCE COVERAGE FOR DAILY RENTALS & ATHLETICS VANS

Coverage is provided through the auto policy managed by Administration & Finance.

1. Non-Owned & Hired Liability Coverage
Combined single limit for bodily injury & property damage:
Each Occurrence \$1,000,000
2. Hired Physical Damage per occurrence \$ 50,000

Please note: some rental companies require drivers to be at least 25 years of age. Check the fine print of the rental agreement before any driver under 25 is allowed to drive a rental vehicle. at least 25 years of age. Check the fine print of the rental agreement before any driver under 25 is allowed to drive a rental vehicle.

Procurement must be notified if any lease or rental exceeds 3 months.

C. COVERAGE FOR UNINSURED UNIVERSITY OWNED FLEET VEHICLES

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REVIEWED: February 2016

As an agency of the Commonwealth and acting by it in accordance with Chapters 29, §30, of the General Laws, the University self-insures against all damage to and destruction of its properties, both real and personal.

PROCEDURES

For University Fleet Vehicles and Long Term Leases (3-5 Years):

1. All insurance coverage will be purchased through the Vice President of Administration and Finance.
2. All departments must provide an assigned driver list to the Office of the Vice President for Administration and Finance. This list is only for drivers whose primary job is to drive a vehicle not for those that will occasionally drive.
3. All drivers of vans transporting students on the fleet policy must prove that they are in compliance with the minimum operator requirements specified in all of the University Policies.
4. Insurance will be cancelled only by the Vice President of Administration and Finance.
5. Surplused or traded vehicles – insurance cancellation:
 - a) Upon receipt of approval from the Department of Procurement and General Services the Vice President of Administration and Finance will send notification (Registry of Motor Vehicle Return of Plate Receipt) to cancel the vehicle's insurance to the University's insurance agent.
 - b) Vehicles traded in must have the plates removed and returned to the office of the Vice President of Administration and Finance to cancel the registration and insurance.

REVIEW

This policy will be reviewed annually by the Vice President of Administration and Finance.