

ANR Administrative Handbook Section 210 INSURANCE	Date: 08/15/11 Supersedes: 07/18/06
Responsible Department: Office of the Controller and Business Services (OCBS)	
For Assistance Contact: ❖ Linda Harris, Risk Services Analyst 530 752-7481 or olharris@ucdavis.edu	

Table of Contents	
I.	Introduction 1
II.	Automobile Liability and Property Damage Coverage 2
III.	General Liability and Property Damage Coverage 3
IV.	Business Travel Accident Insurance Coverage 4
V.	Insurance for Volunteers 4
VI.	Certificates of Insurance 5
VII.	Reporting Accidents and Injuries 7
	Additional Resources 10

I. INTRODUCTION

The University of California (UC) self-funds and maintains a program of general liability insurance, including automobile liability. The UC insurance program protects all employees and agents of UC when they are in the course and scope of their official duties for UC. This section of the *Handbook* describes the UC insurance program and explains how it is implemented in the Agriculture and Natural Resources (ANR) environment.

II. AUTOMOBILE LIABILITY AND PROPERTY DAMAGE COVERAGE

Automobile Liability and Property Damage coverage includes injuries to other persons, damage to another's vehicle, or damage to another's property for the following:

A. UC-Owned Cars

Cars owned, leased, rented, loaned or registered to UC; and operated by employees and agents of UC in the course and scope of their official UC duties.

B. County-Owned Cars

Employees and agents of UC, when acting in the course and scope of their official UC duties, are protected in case of a suit or claim for damages when operating cars owned by County Boards of Supervisors. Claims for damages arising out of any accidents that occur in County-owned cars are the responsibility of the County. Since insurance and liability follow the ownership of the vehicle, the County will be responsible for any suits or claims. If necessary, UC will work with the County, on behalf of the UC employee or agent, to resolve the suit or claim.

1. Note that UC agents (including volunteers) may drive county-owned cars only if County policy permits, and if the UCCE County Director has given his/her approval.

C. Employee/Agent-Owned (Personal) Cars

1. UC Business and Finance Bulletin [G-28](#), *Policy and Regulations Governing Travel* requires that employees and agents of UC who operate their personal car in the course and scope of their official duties must carry the following minimum automobile liability coverages (commonly referred to as “50/100/50”).
 - a. \$50,000 for personal injury to, or death of, one person;
 - b. \$100,000 for injury to, or death of, two or more persons in one accident; and
 - c. \$50,000 for property damage.

It is noted that UC’s minimum “50/100/50” requirement exceeds the “15/30/5” minimum levels required by the California

Insurance Code (see California Department of Motor Vehicles [Fact Sheet](#)).

2. If injury to other persons or property damage should result from the operation of a personal vehicle by a UC employee or agent in the course and scope of their official UC duties, the insurance carried for that vehicle (personal vehicle insurance) provides the primary coverage (e.g., the personal vehicle insurance of the UC employee/agent covers the first “50/100/50”).
3. If the “50/100/50” limits of the UC employee’s/agent’s automobile liability policy are reached, the UC insurance program provides secondary coverage.

III. GENERAL LIABILITY AND PROPERTY DAMAGE COVERAGE

- A. In the event of accidental damage to another party's (non-UC) property, or accidental injury to another person during the conduct of official business, or as the result of negligence on the part of its employees or agents, UC and its employees and agents are protected by the UC's General Liability Program.
 1. 4-H volunteers, Master Gardener Program volunteers and volunteers in other ANR programs are considered to be UC agents when engaged in the course and scope of their UC volunteer activities and thus are covered. This coverage does not provide benefits to volunteers who are injured in the course of their volunteer activities (see below section V, *Insurance for Volunteers*).
- B. All accidents that might result in claims against UC must be fully and promptly reported to ANR [Risk Services](#) by submitting an [Incident Report](#).
- C. Workers' Compensation
 1. All ANR employees are protected by UC's Workers' Compensation Program. In case of injury or sickness arising out of or in the scope of UC employment, benefits will be paid under UC's Workers' Compensation Program as required by State law.

2. Volunteers are not covered by Workers Compensation Insurance.
3. Questions concerning Workers' Compensation should be directed to the [Human Resources Coordinator](#) of ANR's [Staff Personnel](#) unit.

IV. BUSINESS TRAVEL ACCIDENT INSURANCE COVERAGE

A. Business Travel Accident Insurance Coverage

UC has arranged for employees, their traveling companions, students, and any other persons designated by UC to be traveling on official UC business; to be covered for a wide variety of accidents and incidents while away from their primary workplace. UC's worldwide coverage includes travel intelligence, travel assistance, medical services, and security extraction services.

B. UC's Web-based Travel Registration System

1. Registration on UC's web-based travel system is critical in the event of a medical emergency, natural disaster, or other incident requiring the transport or evacuation of UC personnel. Since 2007 UC has tracked all out-of-state and foreign travel through such a web-based travel registration system.
2. The system has significantly improved UC's ability to respond when emergencies occur, to ensure continued coverage, and to reduce the cost of insurance. Most importantly, it allows UC to track its travelers, thereby ensuring a quick and effective emergency response when needed.
3. Business travel that includes air transportation is automatically registered for travel insurance coverage when using UC's [Connexus](#) travel reservation system. Upon booking travel via [Connexus](#), the traveler receives an e-mail with insurance information and links to additional risk and safety information related to their destination.
4. For trips not booked through [Connexus](#), UC personnel must register their out-of-state and foreign travel by completing an

online [Business Travel Insurance](#) form. After doing so, UC personnel will be provided with a printable insurance card and helpful information regarding their destination.

V. INSURANCE FOR VOLUNTEERS

- A. To the greatest extent practical the scope of volunteer duties should be put into writing, and ANR should supervise volunteer activities.
- B. Recognized volunteers acting within the course and scope of their volunteer duties are serving as agents of UC and therefore are protected by UC liability coverage in the event of a claim or lawsuit against the volunteer and/or UC.
- C. Volunteers are not covered by the UC Workers' Compensation program, or UC's general liability insurance for personal injury to or property loss of a volunteer. However, third party accident and illness coverage is available and provides limited benefits for 4-H and Master Gardener Program volunteers who are injured while participating in a 4-H or Master Gardener Program activity.
- D. If a volunteer is involved in a situation in which accidental injury to others or property damage occurs, full details must be promptly reported to [Risk Services](#) by the County Director, the Research and Extension Center (REC) Director, the Statewide Program Director, or other responsible administrator. Report should be made by completing the ANR [Incident Report](#) form, and forwarding it to [Risk Services](#).
- E. In case of death or serious injury, make an immediate verbal report by telephone to [Risk Services](#), providing as many details as possible. Immediately thereafter, forward a written report to [Risk Services](#) on the ANR [Incident Report](#) form.

VI. CERTIFICATES OF INSURANCE

- A. Insurance certificates provide documented evidence of the insurance coverage protecting a given party. In connection with UC activities, they are frequently requested by outside individuals or organizations who own the property on which a UC activity will take place, who own the equipment that will be used, or are otherwise associated with the

UC activity. Insurance certifications may also be issued to UC by the insurance companies of independent contractors providing a service and/or performing work for UC.

- B. In the ANR environment, most requests for insurance certificates involve license agreements for use of outside facilities by UC staff in carrying out programs. The insurance coverage applies to all use of facilities for which UC has assumed responsibility under contract as to its negligence, whether or not a certificate has been issued. The certificate merely provides the property owner with documented evidence of UC's insurance coverage.
- C. If the request for insurance certificate is associated with a Facilities Use Agreement (FAU), the County Director, REC Director, Statewide Program Director, or other responsible administrator should review the proposed agreement for correctness of indemnification and hold harmless language, as outlined in [Section 208](#) of the [Handbook](#).
- D. How to Request a Certificate of Insurance
1. At least ten (10) days in advance of the date needed, the County Director, the REC Director, the Statewide Program Director, or other responsible administrator should initiate the request by completing and submitting one of the following.
 - a. ANR's [Electronic Request for Certificate of Insurance](#) form.
 - b. ANR's [Hard-Copy Request for Certificate of Insurance](#) form. When completed, the hard-copy form should be faxed to [Risk Services](#).
 2. Required Information
- Whether submitted electronically or in hard-copy, insurance certificate requests must provide the following information.
- a. Name and address of person or organization to whom the certificate is to be issued.

- b. Effective dates of coverage (from - to).
- c. Additional insured. (Frequently the property owner receiving the certificate wishes to be named as an additional insured. This should be requested only if absolutely necessary as it requires considerable processing and will cause delay.)
- d. Amount of insurance required (if applicable).
- e. Reason for certificate.
- f. Type of activity the certificate is to be issued for (e.g., Master Gardener Program seminars, 4-H club meetings, other programmatic activities, and so on).
- g. Name and address of the responsible ANR unit (e.g., Cooperative Extension County Office, REC, etc.).
- h. Name, email address, phone number and fax number of responsible ANR staff person or academic.
- i. Include a copy of the expired certificate if an insurance certificate if one has been issued for the subject entity in the past.

VII. REPORTING ACCIDENTS AND INJURIES

A. Automobile

1. General (Applicable to All Vehicles Regardless of Ownership)
 - a. Signing Statements Concerning Accidents

ANR personnel should not sign written statements about accidents unless and until [Risk Services](#) authorizes them to do so. Any such statements should be submitted by the County Director, the REC Director, the Statewide Program Director, or other responsible administrator to [Risk Services](#) for review and guidance.

b. Making Settlements Concerning Accidents

Settlements (e.g., with a person or entity who has been injured or whose property has been damaged) may only be made by individuals who have received a written delegation of authority to do so on behalf of UC. When appropriate, [Risk Services](#), in conjunction with the Office of the President and UC's Third Party Administrator (TPA) work together to reach agreement on a settlement. Any questions regarding settlements should be referred to [Risk Services](#).

2. UC-Owned Vehicles

- a. Each UC ANR vehicle contains a [packet](#) with information on reporting accidents, as well as an ANR [Incident Report](#) form that must be completed and submitted to [Risk Services](#). In case of an accident in a UC-Owned vehicle, the packet should be reviewed; and the ANR [Incident Report](#) form should be completed immediately and submitted promptly, along with the police or CHP report if applicable, to [Risk Services](#). Care should be taken to obtain as much information as possible at the scene of the accident.
- b. In case of an accident in a UC campus fleet vehicle, a report of the accident (UC Davis *Report of Vehicle Accident Form* available [here](#)) should be completed immediately and submitted promptly along with the police or CHP report if applicable, to the campus Fleet Services department. As well, a complete copy of the report and all attachments should be submitted promptly to [Risk Services](#). Care should be taken to obtain as much information as possible at the scene of the accident.

3. County-Owned Vehicles

In case of an accident in a County-Owned vehicle, a report of the accident should be completed immediately and submitted

promptly to the proper County authorities. If applicable, the County report form should be used. As well, a copy of the County report form, along with the police or CHP report if applicable, should be submitted promptly to [Risk Services](#). If a County-specific form is not available, the ANR [Incident Report](#) form may be used. Care should be taken to obtain as much information as possible at the scene of the accident.

4. Employee / Agent-Owned (Personal) Vehicles

- a. In the event of an accident in a personally-owned vehicle being used on official UC business, the driver should fulfill all procedures prescribed by the Owner's insurer. As well, an ANR [Incident Report](#) form should be completed immediately and submitted promptly, along with the police or CHP report if applicable, to [Risk Services](#). Care should be taken to obtain as much information as possible at the scene of the accident.
- b. Refer to the above Item II.C., *Employee/Agent-Owned (Personal) Cars* for information regarding primary coverage by the employee's or the volunteer's personal insurance policy. UC's Auto Liability and Property coverage would be secondary, only after the driver's policy limits are exceeded.

B. Work-related Injury or Illness

1. No matter how slight, all cases of injury or illness sustained in the course and scope of official UC duties must be reported promptly. Failure to do so may result in denial of coverage.
2. Employees should report work-related injuries or illness to their supervisor as soon as possible. The employee and supervisor should then complete an [Employer's Report of Occupational Injury or Illness](#) form and submit the form to the [Human Resources Coordinator](#) in ANR's [Staff Personnel](#) unit. See ANR [Safety Note #123](#) for additional guidance.

3. Volunteers should report injuries or illness sustained while performing their volunteer duties to the ANR employee overseeing the volunteer program, or the County or REC Director, as soon as possible. The volunteer and the ANR employee should complete an ANR [Incident Report](#) form and submit the form to the Risk Services Analyst in ANR [Risk Services](#).

C. Serious Injury or Illness

1. Definition

Serious injury or illness is defined as a work-related death, amputation, permanent disfigurement, or injury and illness that requires hospitalization for more than 24 hours.

2. Serious Injury or Illness To Employees

In addition to the reporting outlined in VII.B.2. above, in the event that serious bodily injury and/or illnesses to UC ANR employees should occur in the course and scope of their official UC duties; the UCCE Director, REC Director, Statewide Program Director, or other responsible administrator must promptly report the injury or illness to the [Director, Risk & Safety Services](#), who will notify the [California Division of Occupational Safety and Health](#) (DOSH). See ANR [Safety Note #76](#) for additional information.

3. Serious Bodily Injury to Non-Employees (e.g., volunteers, other non UC personnel, and/or members of the public):

In the event that serious bodily injury and/or illness to non-employees should occur in the course and scope of UC business, a report via telephone should immediately be made to [Risk Services](#), followed by submittal of the completed ANR [Incident Report](#) form to [Risk Services](#).

ADDITIONAL RESOURCES

- ❖ UNIVERSITY OF CALIFORNIA – OFFICE OF THE PRESIDENT
 - [Connexus Business Travel Program](#)
 - Business [Travel Insurance](#) Form
 - [Business and Finance Bulletin 81, Insurance Programs](#)

- ❖ UNIVERSITY OF CALIFORNIA – ANR
 - [Office of Risk Services](#) Web Page
 - [Insurance Coverage](#) Brochure
 - [Insurance Frequently Asked Questions](#)
 - [Incident Report](#) Form
 - [Electronic Request for Certificate of Insurance](#) Form
 - [Hard-Copy Request for Certificate of Insurance](#) Form

- ❖ UNIVERSITY OF CALIFORNIA – CAMPUS WORKER’S COMPENSATION DEPARTMENTS
 - UC Berkeley [Workers' Compensation Program](#)
 - UC Davis [Workers' Compensation Program](#)
 - UC Riverside [Workers' Compensation Program](#)
 - UC Office of the President [Worker’s Compensation Program](#)

- ❖ EXTERNAL INFORMATION
 - [California Department of Motor Vehicles](#) Insurance Fact Sheet
 - [California Division of Occupational Safety and Health \(DOSH\)](#) Web Page
 - [DOSH Complaint](#) Form