

PPM 210: Insurance

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**Note: For links to referenced documents see
Section VI, *Related Information* below.**

POLICY SUMMARY

- A. 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 Policy and Procedure Manual (PPM) for UC Agriculture and Natural Resources (ANR) describes the UC insurance program and explains how it is implemented in the ANR environment.
- B. This section of the PPM draws upon several UC policies addressing insurance and risk management (reference Section VI, *Related Information* below), and should be read in concert with those policies. Nothing contained in these implementing procedures should be read or interpreted to contradict the UC policy. If any provision should contradict the UC policy, the UC policy shall prevail.
- C. The information presented here is general, and cannot address all of the unique concerns that may arise within UC ANR regarding insurance and risk management. Questions regarding specific situations should be directed to the contact person shown on page 1 above.

DEFINITIONS

Not used – refer to UC policies listed in Section VI, *Related Information* below.

POLICY TEXT

A. 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:

1. 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.

2. 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.

- a. Note that UC agents (including volunteers) may drive county-owned

cars only if County policy permits, and if the UC ANR Cooperative Extension (UCCE) County Director has given their approval.

3. Employee/Agent-Owned (Personal) Cars
 - a. UC Business and Finance Bulletin G-28, *Travel Regulations* 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”).
 - i. \$50,000 for personal injury to, or death of, one person;
 - ii. \$100,000 for injury to, or death of, two or more persons in one accident; and
 - iii. \$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](#)).

- b. 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”).
- c. 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.

B. General Liability and Property Damage Coverage

1. In the event of accidental damage to another party’s (non-UC) property, or accidental injury to another person during the conduct of official UC business, or as the result of negligence on the part of UC’s employees or agents, UC and its employees and agents are protected by the UC’s General Liability Program.
 - a. 4-H volunteers, Master Gardener Program volunteers and volunteers in other UC 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 III.D.3, *Insurance for Volunteers*).
2. All accidents that might result in claims against UC must be fully and promptly reported to UC ANR Risk Services by submitting an *Incident Report*.

3. **Workers' Compensation**

- a. All UC 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.
- b. Volunteers are not covered by Workers Compensation Insurance.
- c. Questions concerning Workers' Compensation should be directed to the Human Resources Coordinator of UC ANR's Staff Personnel unit.

C. Business Travel Accident Insurance Coverage

1. **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.

2. **UC's Web-based Travel Registration System**

- a. 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.
- b. 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.
- c. 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.
- d. 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.

D. Insurance for Volunteers

1. To the greatest extent practical the scope of volunteer duties should be put into writing, and UC ANR should supervise volunteer activities.
2. 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.
3. 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, Master Gardener and other volunteers who are injured while participating in a 4-H, Master Gardener and other Program activity.
4. 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 UCCE County Director, the Research and Extension Center (REC) Director, the Statewide Program/Institute Director, or other responsible administrator. Report should be made by completing the Incident Report form, and forwarding it to Risk Services.
5. 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 Incident Report form.

E. Certificates of Insurance

1. 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 certificates may also be issued to UC by the insurance companies of independent contractors providing a service and/or performing work for UC.
2. In the UC 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.
3. If the request for insurance certificate is associated with a Facilities Use Agreement (FUA), the UCCE County Director, REC Director, Statewide Program/Institute 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 PPM.

4. How to Request a Certificate of Insurance

a. At least ten (10) days in advance of the date needed, the UCCE County Director, the REC Director, the Statewide Program/Institute Director, or other responsible administrator should initiate the request by completing and submitting one of the following.

- i. UC ANR's electronic *Request for Certificate of Insurance* form.
- ii. UC ANR's hard-copy *Request for Certificate of Insurance* form. When completed, the hard-copy form should be emailed to Risk Services.

b. Required Information

Whether submitted electronically or in hard-copy, insurance certificate requests must provide the following information.

- i. Name and address of person or organization to whom the certificate is to be issued.
- ii. Effective dates of coverage (from - to).
- iii. 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.)
- iv. Amount of insurance required (if applicable).
- v. Reason for certificate.
- vi. 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).
- vii. Name and address of the responsible UC ANR unit (e.g., Cooperative Extension County Office, REC, etc.).
- viii. Name, email address and phone number of responsible UC ANR staff person or academic.
- ix. Include a copy of the expired certificate if an insurance certificate if one has been issued for the subject entity in the past.

COMPLIANCE / RESPONSIBILITIES

- A. The Vice President shall have overall responsibility for this policy in UC ANR.
- B. The Associate Vice President – Business Operations shall have overall

responsibility for the implementation of this policy.

- C. The Risk and Safety Services Director (and/or designee) shall have specific responsibility to ensure compliance with and performance of the functions of this policy.
- D. All UC ANR personnel shall have responsibility for compliance with this policy and conformance to its associated procedures.

PROCEDURES

A. Reporting Automobile Accidents or Injuries

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

UC 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 UCCE County Director, the REC Director, the Statewide Program/Institute 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 formal, written delegation of authority to do so on behalf of the UC Regents. 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 a UC 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 *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 (use the UC Davis *Report of Vehicle Accident Form*) 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 UC 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, a UC 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 III.A.3., *Employee 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 UC ANR's Staff Personnel unit. See UC ANR Safety Note No. 123, *Reporting an Employee Injury or Illness* for additional guidance.
3. Volunteers should report injuries or illness sustained while performing their volunteer duties to the UC ANR employee overseeing the volunteer program, or to the County, REC or Statewide Program/Institute Director, as soon as possible. The volunteer and the UC ANR employee should complete an Incident Report form and submit the form to the Risk Services Analyst (see contact information on Page 1 above).

C. Serious Injury or Illness

1. Serious Injury or Illness to Employees

In addition to the reporting outlined 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/Institute Director, or other responsible administrator must promptly report the injury or illness to the Director, Risk & Safety Services (contact information at link on Page 1 above), who will notify the California Division of Occupational Safety and Health (DOSH). See UC ANR Safety Note #76 for additional information.

2. 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 UC ANR Incident Report form to Risk Services.

RELATED INFORMATION

University of California – Office of The President

- [Connexus Business Travel Program](#)
- [Business Travel Insurance Form](#)
- [Business and Finance Bulletin BUS-39, *Loss of or Damaged to Property of Individuals*](#)
- [Business and Finance Bulletin BUS-46, *Use of University Vehicles*](#)
- [Business and Finance Bulletin BUS-63, *Insurance Requirements and Certificates of Insurance*](#)
- [Business and Finance Bulletin BUS-81, *Insurance Programs*](#)
- [Business and Finance Bulletin G-28 *Travel Regulations*](#)
- [Worker's Compensation Program](#)

UC ANR

- [Risk Services](#)
- [Risk Services *Insurance Coverage Brochure*](#)
- [Risk Services *Insurance Frequently Asked Questions*](#)
- [Risk Services *Incident Report Form*](#)
- [Risk Services *Electronic Request for Certificate of Insurance Form*](#)

- [Risk Services Hard-Copy Request for Certificate of Insurance Form](#)
- [Risk Services Vehicle Packet of Information on Reporting Accidents](#)
- [Risk Services Safety Note #76, Reporting a Serious Work-Related Injury or Illness](#)
- [Risk Services Safety Note #123, Reporting and Employee Injury or Illness](#)
- [Policy and Procedure Manual Section 208, License Agreements for Real Property](#)

University of California – Campuses

- [UC Berkeley Workers' Compensation Program](#)
- [UC Davis Workers' Compensation Program](#)
- [UC Davis Report of Vehicle Accident Form](#)
- [UC Riverside Workers' Compensation Program](#)

External Information

- [Employer's Report of Occupational Injury or Illness form](#)
- [DMV Insurance Fact Sheet](#)
- [California Division of Occupational Safety and Health \(DOSH\)](#)
- [DOSH Complaint Form](#)

FREQUENTLY ASKED QUESTIONS

Not used.

REVISION HISTORY

October 2017:

Format updated.

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Revised for clarity, updated links and expanded for additional information.