

Information

Vehicle Use

Effective

2005

Number

RISK P.100

Applicability

This policy applies to the University Community (administrators, faculty, staff, students, and volunteers).

Administrative Authority

Vice President for Risk, Audit, and Compliance

Responsible Unit

Enterprise Risk and Insurance
215 Central Avenue, Suite 205
Louisville, KY 40208
Phone: 502-852-6926
Email: rskmgt@louisville.edu

History

Revision Date(s): March 2015; June 29, 2020; May 10, 2021; May 25, 2022 (minor revisions); February 20, 2023; July 25, 2023

Reviewed Date(s): June 24, 2016; August 24, 2020

Categories

Reason for Policy:

Provide the university community with a permissible usage of university owned, rented, or leased vehicles.

Statement:

When driving, renting, leasing a university vehicle for university business the following policy will provide necessary information related to appropriate usage of the vehicle and the appropriate behaviors that accompany this privilege.

University vehicles or Long-term Leased Vehicles

To ensure appropriate insurance coverage is obtained for the vehicle, it is essential that departments contact Enterprise Risk and Insurance when a vehicle is purchased or leased on a long-term basis with the following information: year, make, and model of vehicle; date of acquisition; amount paid or value of vehicle; vehicle identification number (VIN); license number; and if leased, the leasing agent. When a vehicle is transferred to another department, transferred to surplus property, sold, or returned to the leasing agent, the department should notify Enterprise Risk.

Short-term Rental Vehicle

If departments or university organizations find it necessary to rent vehicles on a short-term basis from a rental agency, the vehicle should be rented in the name of the university. The rental agency may require the driver's name to be on the form, if this is the case, then write "University of Louisville / (driver's name)." Also, list the University of Louisville's Enterprise Risk and Insurance office address: 215 Central Avenue, Suite 205, Louisville, KY 40208, not your home address, on the contract.

The university carries automobile insurance coverage for the vehicle and the employee. Therefore, it is not necessary to purchase insurance offered by the rental agency. The insurance coverage provided by the university is only available on

vehicles rented or leased in the university's name (as described above) and for approved university functions/business. When renting a vehicle for a short-term, a university [automobile insurance identification card](#) should be in the driver's possession. A copy of the current insurance card can be obtained via the Enterprise Risk and Insurance website or by contacting Enterprise Risk at 502-852-6926 or rskmgt@louisville.edu.

For procedures on how to rent a vehicle in the name of the university, please refer to [Purchasing Policy 36.00 Vehicle Rental](#).

15 Passenger Vans

Please review the [15 passenger van guidelines](#) prior to renting a 15 passenger van. Any questions, please contact Enterprise Risk at 502-852-6926 or rskmgt@louisville.edu.

Personal Vehicles Used for University Business

When an employee is using their personal auto for official university business, the employee's auto insurance is primary. The university's auto insurance would be excess only for liability. Physical damage to an employee's auto while driven on official university business, is not covered by the university's auto insurance. The university does not pay any out-of-pocket expenses for physical damage or any portion of an employee's deductible.

In general, when employees are traveling to an event, they should depart from their place of work. If the employee begins their travel from their home, the travel could be considered normal travel to and from work, which is excluded from the university's insurance coverage. There could be exceptions to this example: If the travel is directly to the event and is required by the university as part of the employee's employment. If you have any questions or need clarification, please contact Enterprise Risk at rskmgt@louisville.edu.

International Vehicle Use

If departments or university organizations find it necessary to rent vehicles for approved university functions/business on a short-term basis from a rental agency in a country other than the United States, the vehicle should be rented in the name of

the university. The rental agency may require the driver's name to be on the form, if this is the case, then write "University of Louisville / (driver's name)."

Because of differences in insurance requirements in other countries, departments should purchase the insurance provided by the rental agency when renting a vehicle in a country other than the United States.

Driving in Mexico and Canada

When taking a university-owned vehicle into Mexico or Canada, a copy of the vehicle registration should always be kept in the vehicle. Please contact Inventory Control to obtain a copy of the vehicle registration.

Vehicles Used on Field Trips

For any field trip driver that has not had a Motor Vehicle Record (MVR) check done by the university within the past twelve (12) months, Enterprise Risk and Insurance should be contacted at least five (5) working days prior to the field trip to have an MVR check completed for all drivers. If a vehicle designed to transport sixteen (16) or more passengers is used, a Commercial Driver's License is required, see details below.

Automobile Insurance Identification Cards

A University [automobile insurance identification card](#), which indicates proof of insurance, must be kept in the glove compartment of all university owned or long-term leased vehicles. If renting a vehicle for a short-term, a university automobile insurance identification card should be in the driver's possession. A copy of the current insurance card can be obtained at the Enterprise Risk and Insurance website or by contacting Enterprise Risk.

DRIVER REQUIREMENTS

General Standards

University employees, students and volunteers may be authorized to operate university vehicles for the purpose of conducting university business, provided they are at least 18 years old, have an appropriate and valid U.S. driver's license for the

vehicle being driven, have reasonable experience driving the type of vehicle being used, and could reasonably be expected to operate the vehicle in a safe and prudent manner. Compliance with Kentucky law and the university's vehicle use policy are required for any driver to be allowed to use a university vehicle. Individual departments may impose additional standards, restrictions, or driver education or training requirements. This vehicle use policy is in addition to any requirements, standards, operating restrictions, or suspensions imposed by law. Drivers are to have in their possession a valid driver's license at all times. No one with a learners permit may drive a university vehicle or on university business.

Motor Vehicle Records Checks

Departments are required to submit a list of drivers with license information to Enterprise Risk and Insurance annually for those drivers who will have routine access to departmental vehicles or may drive their personal vehicles on university business. Enterprise Risk will have the university's insurance provider conduct an MVR check and Enterprise Risk will notify the department if someone is not insurable based on the Driver's Guidelines listed below. To add employees to their approved driver list, departments should have the driver complete the [University Driver Form](#) to Enterprise Risk for processing, review, and approval prior to allowing the employee to drive for University business.

Driver's Eligibility Guidelines

The following guidelines will be used to determine a driver's eligibility under the university's auto insurance policy. Drivers will not be eligible to drive for University business if:

Eligibility Matrix

Number of At-Fault Accidents

Number of minor violations

0

1

2

3

0

Clear

Acceptable

Borderline

Unacceptable

1

Acceptable

Borderline

Unacceptable

Unacceptable

2

Borderline

Unacceptable

Unacceptable

Unacceptable

3 or more

Unacceptable

Unacceptable

Unacceptable

Unacceptable

Any major violations

Unacceptable

Unacceptable

Unacceptable

Unacceptable

Major violations (within the last five (5) years of violation date) include:

- A violation in connection with a fatal accident.
- Any felony involving the use of an automobile.
- Driving under a suspended, revoked, or expired license.
- Driving under the influence of drugs or alcohol and/or the refusal to take a blood/breath test.
- Fleeing or attempting to elude the police; failure to stop and report an accident in which the driver was involved.
- Negligent vehicular homicide.
- Operating a motor vehicle without the owner's permission.
- Permitting an unlicensed person to drive.
- Reckless, negligent, careless driving or racing.
- Speeding in excess of 20 mph over the speed limit.

The following are not considered as a violation:

- Defective equipment (lights, brakes, etc.).
- Oversize or overweight.
- Seatbelt violations.

Borderline drivers include "borderline" situations as noted in the above chart and the following:

- Past suspensions with reinstatements shown on the MVR.
- Drivers 18-21 with one or more violations/accidents within the last three years.

If a university employee, student, or volunteer loses their license and they drive a university vehicle, rent vehicles for university business, or drive their vehicle on university business, they must notify their department supervisor and Enterprise Risk immediately.

Drivers from Other Countries

Drivers from other countries can only be approved to drive university-owned, leased, or rented vehicles if they have a valid US driver's license or a valid International Driver's License. This permit or license must always be carried when driving a university-owned, leased or rented vehicle.

Commercial Driver's License (CDL)

All drivers who are using a commercial motor vehicle are required to possess a current valid commercial driver's license (CDL). A CDL is required for:

- Any combination of vehicles with a gross vehicle weight rating of 26,001 pounds or more, if the gross vehicle weight rating of the vehicle being towed is more than 10,000 pounds;
- A vehicle with gross vehicle weight rating of 26,001 or more pounds;
- A vehicle that is designed to transport sixteen (16) or more passengers, including the driver; or
- A vehicle used in the transportation of hazardous materials which requires the vehicle to be placarded under Title 49, code of Federal Regulations, Part 172.500, sub-part F, as adopted by administrative regulations of the cabinet, pursuant to KRS Chapter 13A.

SAFETY ISSUES

Alcohol and Drug Use

No alcoholic beverages, prescription drugs that could impair someone's driving ability, illegal drugs, or controlled substances are to be used or consumed by the driver and/or passenger(s) of a University-owned, lease, or rented vehicles, including personal vehicles while being used on university business.

Seat Belt Use

Use of seat belts is required for all persons occupying the vehicle. It is the driver's responsibility to ensure that all persons are properly secured before the vehicle is put in motion.

Smoking

Smoking is not permitted in university-owned, leased, or rented vehicles.

Firearms

Other than those carried by university police, firearms are not permitted in any university-owned, leased, or rented vehicles.

Hazardous Materials

Hazardous materials should not be transported in University-owned, leased, or rented vehicles unless approved by the Department of Environmental Health and Safety.

Traffic Laws

The driver is required to obey all state and federal traffic laws pertaining to the safe operation of a vehicle. The driver is personally liable for any fines, traffic or parking violations received.

Driver Training

Drivers may be required to view a driver safety video.

VEHICLE MAINTENANCE

All university-owned vehicles are required to have an annual (semi-annual preferred) maintenance and safety inspection. The fluids, tire pressure, lights, and windshield wipers should be inspected at least weekly. Drivers should report any vehicle malfunctions to their supervisor immediately for corrective action.

BACK-UP ALARMS

All university-owned vehicles should be equipped with back-up alarms, including sedans. Departments that use vehicles for delivery purposes and vehicles that are used around campus must have the alarms installed.

Related Information:

[Auto Claims Procedure](#)

Definitions:

Motor Vehicle Record (MVR) check: is a **report** of your driving history, as reported from your state Department of **Motor Vehicles**. Information on this **report** may include Driver's License information, point history, violations, convictions, and license status on your driving **record**.

Field trip - is an activity organized by a university department for an approved university related purpose that requires use of a vehicle to provide group transportation to and/or from the field trip location.

Procedures:

The following vehicle accident procedure information should be placed in the glove compartment of all university-owned vehicles. Contact Enterprise Risk and Insurance for a copy of the accident procedures.

- Obtain a police report from the University of Louisville Police Department or if not on university property, from the appropriate police agency.
- Report the accident through the Enterprise Risk and Insurance website via the [Auto Accident Report form](#). For questions, contact Enterprise Risk at 502-852-4654 or rskmgmt@louisville.edu.
- **Stay calm**. Do not argue with others involved in the accident.
- Take pictures of the accident scene and damages to all vehicles and property involved.
- Call an ambulance if anyone is injured. Assist those injured but do not administer first aid unless you are qualified.

- Do not discuss what happened with anyone except the police.
- Do not admit responsibility for the accident, or sign a statement.
- Do not disclose university insurance policy limits to anyone.

The driver will be held personally responsible for all costs of the accident if the driver is found to be operating the vehicle in a reckless manner due to the use of alcohol, illegal drugs, and/or controlled substances. If you are the driver of a vehicle used for university business and the vehicle is involved in an accident, you will be subject to an accident review. The accident review is outlined in the Vehicle Accident Review manual.

Responsibilities:

University departments with university vehicles or department that rent or lease vehicles for university business.

Forms/Online Processes:

[Automobile Insurance Identification Card](#)

Purchasing Policy 36.00 [Vehicle Rental](#)

[University Driver Form](#)