

Insurance Considerations - Guidance

This document purpose is to help explain how the University Vehicle Insurance works, and to help guide you to make the most informed decision when deciding what restrictions come with driving a vehicle for work purposes.

If you have any questions, please reach out to your campus [Risk Manager](#) for further assistance.

Important background: The University of Wisconsin System currently is self-insured through the State of Wisconsin, and the DOA sets guidelines around what is and is not insured. All who drive on University business are responsible for reading the below policy:

<https://doa.wi.gov/DEO/Fleet%20Driver%20and%20Management%20Policies%20ManualAppendix.pdf>

Here are some of the topics covered in the DOA Policy that applies to all vehicles (personal, rental, fleet) used for University business:

- Who May Drive a State Vehicle
- Minimum Standards for Driving a State Vehicle
- Vehicle Use Agreements
- Driver Disqualification
- Using a State Vehicle
- Permitted and Prohibited Uses
- Incidental Travel and Stops
- Personal Use of State Vehicles...Reimbursing Personal Miles to the State
- Riding in a State Vehicle
- Privately Owned Vehicles Used in State Business
- Accidents and Liability
- Property and Liability Protection
- Worker's Compensation Coverage
- Property Coverage – State Vehicles and State Rentals Over 30 Days

Below is a chart of how insurance coverage works and factors to consider/recommendations when determining the best option based on insurance coverage. Note that this is for **domestic only**. When renting internationally, additional insurance is required and an allowed expense for business use.

	Insurance Status	Strict Business Use - No Personal Activity	Mixed Use – Primary business with some leisure	Personal Use	Notes regarding Travel and DOA Policies
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Personal Vehicle	Your own vehicle insurance is primary. You get reimbursed for business miles usage. Employees must have a valid Vehicle Use Agreement on file with the University to be reimbursed business miles in your personal vehicle. Best option for combined business/leisure travel. Only option for students under 21 that are not eligible for “business use” fleet or rental	Drivers personal insurance is primary, so using a rental or fleet is recommended.	Good option for mixed trips as personal use is allowed.	Allowed. This is the only option for students under 21.	Recommended if on mixed use (only expense mileage that is University related)
Rental with Enterprise /National	State insurance is excess to rental policy for all business portion of trip. Employees must have a valid Vehicle Use Agreement on file with the University. Blended personal usage allowed for employee use, not allowed for student use. If accident occurs during blended use (personal portion) rental policy coverage is at \$100K for bodily injury or death per person, \$300K per occurrence and \$50K property damage per occurrence.	Great option for strict business use.	An option for employees for blended use, however if accident occurs while on personal use, insurance coverage minimal. Recommend taking additional insurance if personal use involved.	n option to use our Big 10 rates for personal use, however no insurance is provided. Individuals have to take additional insurance or check own personal policy coverages.	DOA will only cover insurance excess to rental policy when in strict business use. Enterprise/ National allows for some mixed usage for employees, but employees must carefully consider how to get additional insurance if needed and note it is not reimbursable.
Rental – Hertz	Insurance included in our rates, only allows for strict business use.	Only allows for strict business use, and insurance is covered .	Not an option, our contract only allows strict business use.	Not an option, our contract only allows strict business use.	DOA will only cover insurance when in strict business use.
	Insurance Overview	Strict Business Use - No Personal Activity	Mixed Use – Primary business with some leisure	Personal Use	Notes regarding Travel and DOA Policies

Fleet Vehicle	Insurance is included, only strict business use allowed. Driver for business use must have a valid Vehicle Use Agreement on file with the University.	Only allows for strict business use, and insurance is covered.	Not an option.	Not an option.	DOA will only cover insurance when in strict business use. Non-state passengers are prohibited unless written permission is granted from risk management
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