

Use of Personal and Rental Vehicles

A brief description of the insurance issues surrounding rental cars/personal vehicle usage is as follows:

Use of Rented Automobiles by University Employees:

- Employees who rent vehicles on behalf of the University generally do not need to purchase the insurance offered by the rental company. The University's Automobile Policy will automatically cover the rental vehicle, as long as the person is an employee of the university and is operating under the scope of their job duties.
- The University's policy covers accidents or losses which occur in the United States, its territories or possessions, Puerto Rico or Canada. If you are traveling outside the coverage area, you will need to purchase the insurance offered by the rental company.
- Whenever a University employee rents a vehicle, they should sign the contract making a reference to their department, i.e. "USC Risk Management, John Doe".
- Coverage does not extend to students and other non-university personnel. Only university employees should drive rental cars rented on behalf of the university. If you have specific questions pertaining to non-university drivers, please contact Risk Management.

Use of Personal Vehicles for University Business:

- The University's Automobile Liability insurance policy only covers liability and does not cover damage to employee's personal vehicles.
- Liability coverage is secondary to the employee's personal automobile insurance. This means that if a University employee is involved in an accident while using their personal vehicle for university business, the claim would first be filed with employee's automobile insurance company. Any potential coverage from the University's insurance would occur after the claim had been resolved with the employee's insurance company.

NOTE: This is a basic overview of how the insurance coverage works, it is not all inclusive. If you have further questions, please contact Risk Management at 777-7103.