

Motor Vehicle Use

The State of California, the California State University included, has elected to be insured for motor vehicle liability through a self insurance program. This form of insurance is both conditional and limited in several important ways and as a result our use of vehicles is constrained and further, we must adhere to specified conditions to ensure that we have liability coverage. These constraints and conditions for use of vehicles are described briefly below.

Vehicle Insurance Facts

The State provides limited liability insurance for vehicles operated on University business. Liability coverage is provided only if the vehicle is a State owned vehicle operated by a State employee within the scope of their employment. This insurance does not cover our use of any non-State vehicle; for personal or rental vehicles other (non-State) liability insurance must be purchased.

The State liability insurance does provide “excess” coverage, but only after the mandatory non-State insurance limits have been paid. This excess liability insurance applies to most University drivers but is capped at one million dollars if the driver is non-salaried.

In addition, State vehicle insurance does not include coverage for injury to State employees or for damage to State or personal vehicles. Employee injuries are insured through Workers’ Compensation coverage. Damage to State vehicles is the responsibility of the University if it is determined that the State driver is “at fault.” The State liability insurance is designed to provide reimbursement to third parties only and does not cover University employees, their vehicles or University vehicles.

Eligibility to Drive Vehicles on University Business

Appropriate administrators should ensure their employees are properly authorized for vehicle use prior to approving travel requests or expense claims involving use of vehicles on University business. There are several criteria a driver must meet in order to drive a vehicle on University business:

- The driver must have a valid driver’s license
- The driver must be a University employee
- Appropriate administrators should minimize or discourage driving by non-salaried (volunteer status) drivers
- The driver must complete Defensive Driver training every four years
- If driving a vehicle is a requirement of an employee’s job then the employee’s license and driving record will be checked – vehicle use will be contingent upon a safe driving record.
- No one under 18 years of age may drive on University business

Procedures for Use of Vehicles

University owned vehicles

In order to drive a University owned vehicle an employee must meet the eligibility requirements listed above.

- Defensive Driver training is available on-line. To enroll please contact the Environment, Safety, Risk Management office at 437-8488.
- The driving record check is done by Public Safety through the Department of Motor Vehicles. You will receive a consent form to allow release of your driver information. The consent form should be returned to Public Safety; phone 437-8446.
- Smoking is prohibited in University owned vehicles
- University vehicles shall only be used in the conduct of University or State business. Transporting any persons other than those directly involved in University business is prohibited unless permission has been obtained in advance for each trip by the employee's supervisor.
- The University may not loan a University vehicle to an auxiliary organization.

Rental vehicles

In order to use rental vehicles on University business an employee must meet the eligibility requirements above. Additional requirements are listed below.

Our State liability insurance does not cover non-University vehicles. Therefore the State has contracts (negotiated annually) in place with certain rental car companies that provide liability and repair coverage through the rental car company. These contracts assure clean and well maintained vehicles and limit the University's as well as your liability. To minimize your personal liability and related costs to the University, when you are traveling on University business and renting a vehicle you should always use one of the car rental companies contracted with the State. A list of rental car companies that are currently under State contract is available from our Procurement office; phone 437-8481.

When you make your rental reservations with one of the rental car companies you must specify the State Contract ID and pay with our corporate American Express card.

If you do not use a State contracted company, specify the Contract ID and pay with American Express and are involved in an accident you can be held personally responsible for all costs associated with the loss or damage to vehicles and personal injury to others. The State negotiated contract does not apply if you are under the influence of alcohol or other controlled substances or if a non-authorized driver is operating the vehicle.

Privately owned vehicles

University employees may use privately owned vehicles on State business but must observe certain restrictions:

- The employee must meet all of the eligibility requirements above
- The use must be within the employees' scope of employment
- Authorization to use a privately owned vehicle is required. Authorization requires that the employee certify that private automobile liability insurance is in place, that the vehicle is

adequate for the work to be performed, is equipped with safety belts and is in safe mechanical condition. The authorization is implemented using a State form (form 261) entitled "[Authorization to Use Privately Owned Vehicles on State Business](#)." It is available in Human Resources Programs; phone 437-8490 The supervisor authorizing travel must keep a copy and a copy should be sent to Human Resources Programs. The supervisor authorizing travel must also ensure that the form is reverified and resigned each year.

- The owner's private automobile insurance will be primary; State insurance provides liability coverage only after the owner's liability coverage is exhausted, and provides no collision or comprehensive coverage. Claims paid by private insurance for accidents in privately owned vehicles while being operated on University business are not reimbursable from CSU or State funds.

Vehicle Accidents

If you are involved in a vehicle accident there are very specific procedures you should follow. These procedures are available at the following link: [Motor Vehicle Accident Reporting Procedures \(PDF, 16KB\)](#)

Misuse of University Vehicles

The following conditions are considered to be misuse of University vehicles:

- Driving a University vehicle without authorization by proper University officials.
- Driving without a valid driver's license of the appropriate class for the type of vehicle being driven.
- Permitting a person who is not a University employee to drive a University vehicle.
- Engaging in unsafe practices, including failure to use and ensure that all passengers use all safety equipment in the vehicle being operated.
- Falsification of travel logs, travel authorizations, defensive driver records, accident reports or other documents related to the use of vehicles.
- Improper storage or parking of the University vehicle.
- Personal use or conveying passengers other than persons directly involved with University business, except with the approval of the employee's immediate supervisor.
- Failure to comply with any law, regulation, or policy regarding the use of University vehicles, including the requirement to have satisfactorily completed a defensive driver training course.

State insurance only covers employees acting in the course and scope of their employment. Employees misusing University vehicles may be personally liable for damages to persons or property caused third parties, and the legal expenses of defense, because employees act outside the course and scope of their employment during misuse.

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