

THE UT SYSTEM (UTS) AUTO INSURANCE COVERAGE MATRIX*
EMPLOYEE(S) ON OFFICIAL UNIVERSITY BUSINESS AND WITHIN COURSE AND SCOPE OF EMPLOYMENT

OPERATOR / PASSENGER STATUS	THE UNIVERSITY OF TEXAS SYSTEM (UTS) VEHICLE OPTIONS				
UT Employee with Non-Employee Passengers	University-Owned & Long-Term Lease Vehicles	The University of Texas System (UTS) Rental Agreement ¹	Vehicles rented with companies outside of the UTS Rental Agreement	Employee Owned Vehicle	Foreign Auto Liability Policy provides coverage above compulsory coverage required by the country of destination
a) Bodily injury to UT Employee	Workers' Compensation	Workers' Compensation	Workers' Compensation	Workers' Compensation	Foreign Voluntary Workers' Compensation
b) Bodily injury to passengers in vehicle - non employees and volunteers (responses assume UT driver is legally liable)	The UTS Auto Liability Policy limit is \$600K single limit, subject to \$2,500 Institution deductible.	Each rental agency under contract with UT System provides \$100,000 Bodily Injury (Each Person) /\$300,000 Bodily Injury (Each Accident). The rental agency's limits are primary. The UTS Hired/Non-Owned Policy is excess and provides a \$600K single limit, subject to \$2,500 Institution deductible.	The rental agency's limits are primary. The UTS Hired/Non-Owned Policy is excess and provides a \$600K single limit, subject to a \$2,500 Institution deductible.	Employee's Personal Auto Policy (PAP) is primary payer; UT System's Hired/Non-Owned Policy is excess once employee's PAP limits are exhausted - Limit - \$600K single limit, subject to a \$2,500 Institution deductible.	Foreign Business Auto Liability policy - \$1,000,000 any one accident.
c) Bodily injury to persons outside vehicle	The UTS Auto Liability Policy limit is \$600K single limit, subject to \$2,500 deductible.	Each rental agency under contract with UT System provides \$100,000 Bodily Injury (Each Person) /\$300,000 Bodily Injury (Each Accident). The rental agency's limits are primary. The UTS Hired/Non-Owned Policy is excess and provides a \$600K single limit, subject to a \$2,500 deductible.	The rental agency's limits are primary. The UTS Hired/Non-Owned Policy is excess and provides \$600K single limit, subject to a \$2,500 deductible.	Employee's PAP is primary payer; The UTS Hired/Non-Owned Policy is excess and provides a \$600K single limit, subject to a \$2,500 deductible.	Foreign Business Auto Liability policy - Limit is \$1,000,000 any one accident. \$25,000 Medical Expense Coverage, each accident. If you are using a rental car company in another country, ORM recommends purchasing the offered insurance.
d) Damage to personal property inside vehicle	The UTS Physical Damage Policy excludes transported personal property owned by UT System or property in its care, custody or control. UT owned equipment that is eligible can be covered by the UTS Equipment Policy.	Personal Effects Protection (PEP) is available from the rental agencies under contract with UT System to cover personal property. This is a non-reimbursable expense. UT owned equipment that is eligible can be covered by the UTS Equipment Policy.	If you are renting with a vendor outside of the UTS Rental Agreement you can ask if they provide Personal Effects Protection (PEP) to cover personal property. This is non-reimbursable expense. UT owned equipment that is eligible can be covered by the UTS Equipment Policy.	Homeowners policy may be the best source for coverage.	No coverage for personal property owned or transported by UT employee's or in their care, custody or control. UT owned equipment that is eligible can be covered by the UTS Equipment Policy.
e) Damage to autos/property outside vehicle	The UTS Auto Liability Policy limit is \$600K single limit, subject to \$2,500 deductible.	Each rental agency's insurance is primary payer (\$50K).The UTS Hired/Non-Owned Policy is excess above the rental agency's limits and provides a \$600K single limit, subject to a \$2,500 deductible.	The rental agency's limits are primary. The UTS Hired/Non-Owned Policy is excess and provides a \$600K single limit, subject to a \$2,500 deductible.	Employee's PAP is primary payer; UT System's Hired/Non-Owned Policy is excess once employee's PAP limits are exhausted - Limit - \$600K single limit, subject to a \$2,500 deductible.	Foreign Business Auto Liability policy - Limit is \$1,000,000 any one accident. If you are using a rental car company in another country, ORM recommends purchasing the offered insurance.

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f) Damage to vehicle	The UTS Physical Damage policy pays for damage to reported and scheduled vehicles, subject to a \$1,000 deductible.	Each rental agency under contract with UT System provides a damage waiver that covers the rental agency's vehicle subject to the Contract Violations ² of the rental contract. The UTS Hired/Non-Owned Policy is excess above the rental agency's limits and provides \$600,000 single limit, subject to a \$2,500 deductible.	ORM strongly recommends purchasing the a damage waiver for rentals outside of the UTS Rental Agreement. The cost is reimbursable. The UTS Hired/Non-Owned Policy drops down and becomes primary when the damage waiver is not available and pays for actual cash value (ACV) of the vehicle or cost to repair, subject to a \$2,500 deductible.	Employee's Physical Damage Policy is the only source of coverage.	Foreign Physical Damage policy pays the Lesser of Actual Cash Value (ACV) or \$50,000 (each auto) for owned vehicles. Lesser of ACV or \$50,000 for hired autos (each auto), subject to a \$1,000 deductible.

¹Corporate account eligibility - The UTS Rental Agreement only applies to UT System employees or students conducting business at the direction and expense of UT System institutions.

²Contract Violations under the UTS Rental Agreements - driving recklessly or while under the influence of alcohol or a controlled substance; while overloaded; failure to promptly report an accident to police and rental agency or to complete an accident report; obtaining the car through fraud or misrepresentation; using the car for an illegal purpose; using the car for driver's training; leaving the car and failing to remove the keys or failure to close and lock all doors resulting in the car being stolen or vandalized; providing fraudulent information on the rental agreement; towing or pushing anything; unauthorized use of rental vehicle outside the US or Canada. Eligible traveler uses or permits the vehicle to be used: by anyone other than an authorized driver; to carry passengers or property for hire; to tow or push anything; to be operated in a test, race or contest or off-road (unless expressly authorized); returns the vehicle after hours and the vehicle is damaged, stolen or vandalized.

*This matrix was created for informational purposes only. It is a summary of the major elements of the coverages and deductibles related to the UT System auto programs.

Actual terms and conditions must be determined from the auto policies.

For specific questions, please contact Lisa Gunkel at 512-499-4534.