

## **Personal Vehicle Use for University Business Policy**

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**01. Policy Governing Use of Personal Vehicles for University Business**

When an employee, student, or volunteer uses his/her personal vehicle for University Business the vehicle owner's personal automobile liability insurance is primary, meaning that the vehicle owner's personal automobile liability insurance policy covers bodily injury and property damage to third parties, as well as injuries to individuals in the vehicle. If a vehicle owner's personal automobile liability coverage limits are exceeded, the University's insurance may, depending on the circumstances, act as excess insurance. While New York and other states mandate, through fiscal responsibility laws, minimum amounts of automobile liability insurance that must be carried by owners of vehicles, the University strongly recommends that personal vehicle owners carry limits of at least \$100,000 for bodily injury and property damage if their vehicles are used for University business, even if only occasionally. It is the vehicle owner's and driver's responsibility to ensure proper maintenance and safe operation of personal vehicles used for University business. Pace University will not cover or reimburse any expenses (including insurance deductible amounts) incurred to repair damages to a personal vehicle used for University business.