

Oklahoma State University Policy and Procedures

VEHICLE LIABILITY INSURANCE COVERAGE

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POLICY

1.01 The State of Oklahoma, through provisions of the Oklahoma Governmental Tort Claims Act, maintains a program of self insured liability insurance that protects University employees driving University or leased vehicles for official business. The Tort Claims Act also created the Risk Management Division of the Office of Public Affairs to administer the vehicle insurance program.

1.02 The University Risk Manager in the Business Manager's Office is responsible for coordinating accident reporting, claims activity, and correspondence with the State Risk Management Division. The procedures listed below are intended to serve as guidance to University staff when they are involved in a vehicle accident.

PROCEDURE

2.01 If an accident occurs involving either a vehicle owned by the University or leased for the conduct of official University business, the following actions are to be taken:

- a. In event of collision of a University motor vehicle with another vehicle, pedestrian, structure or other object, the vehicle(s) should not be moved until an investigator from an appropriate governmental patrol or police agency has reached the scene and approved moving of the vehicle(s).
- b. If the accident occurs on the Oklahoma State University campus, the OSU Police Department should be called immediately for an accident investigation. The OSU Police Department will furnish a copy of its report to the Risk Manager as soon as possible.
- c. If accident occurs off-campus, an immediate call should be made to the municipal police office or the State Highway Patrol, whichever appears appropriate at the time.

d. As soon as reasonably possible following an accident, a preliminary internal report in narrative form is to be prepared in duplicate, with one copy to be filed with the head of the department in which the driver is employed and the second with the Risk Manager in the Business Manager's Office. (This preliminary narrative report is not the official accident report referred to in 2.01 b). The preliminary narrative report (or in subsequent reports as requested) provides information including name of driver of other car, passengers and witnesses, and reference to any possible injuries and damages sustained.

e. Employees are encouraged to refrain from making any statement or commitments concerning liability for accidents or insurance coverage until after consultation with the Risk Manager.

2.02 Following the filing of preliminary accident report with Risk Manager, additional procedures and responsibilities are divided and delegated as follows:

a. Any verbal communications to the Business Manager's Office concerning the accident should be conducted with the Risk Manager, Extension 5980, Room 208F, Whitehurst Hall.

b. The University driver involved in an accident is personally and primarily responsible for preparing and filing any accident report required by State or municipal governmental agencies. However, one copy must be filed with the Risk Manager, who will provide assistance in preparing such report.

c. Any necessary legal matters on behalf of the University pertaining to any vehicle accident or to University casualty insurance coverage will be handled by the Risk Manager and/or University Legal Counsel.

d. The Risk Manager will initiate and conduct all necessary discussions and negotiations and preparation of insurance claim papers pertaining to University insurance coverage.

e. A complete file concerning each University vehicle accident, including copy of any accident reports to State or local governmental agencies, is to be maintained by the Risk Manager.

f. With regard to vehicles assigned to one of the Technical Branches in Okmulgee or Oklahoma City or area research stations and farms, the preliminary written report is to be made to the respective branch director

or supervisor who in turn will refer to the Risk Manager's Office any matters involving University insurance coverage.

2.03 The following additional information requests pertain to University Motor Pool vehicles involved in accidents:

a. Immediate verbal report should be made to the University Motor Pool Manager, but this does not replace the requirement for preliminary written narrative reports to the head of the employee's department and the Risk Manager.

b. Even though any damage to a Motor Pool vehicle appears minor or negligible, the Motor Pool Manager should be informed of the damage when the vehicle is returned to the Motor Pool.

2.04 In some instances employees involved in vehicle accidents are contacted directly by claims personnel in State Risk Management Division for additional details. If there is any doubt as to the identity of the persons calling, please call the Risk Manager for assistance before giving any information.

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