

AUTOMOBILE LIABILITY INSURANCE AND FILING A CLAIM

INSURANCE

A. Institute-owned vehicles

- ♦ Automobile Liability Insurance

Caltech has Automobile Liability Insurance that covers Caltech-owned vehicles. Any person wanting specific information concerning insurance should telephone the Risk Manager at 626-395-6878.

Caltech "self-insures" for comprehensive/collision damage ("physical damage") on its vehicles. Caltech maintains a Self-Insure Permit #122 with the State of California as proof of insurance. If you are involved in an accident that is your fault, your department will incur the costs of repairing the Caltech vehicle.

B. Business Car Rental

- ♦ Domestic Rentals – within the United States

Caltech negotiates contracts on an annual basis with several preferred car rental agencies for a business rental rate. The Caltech corporate business rental rate includes primary automobile liability and comprehensive/collision (CDW/LDW) insurance coverage for business travel rentals. There is no need to purchase additional insurance coverage. Please use the appropriate rental agreement ID number when reserving your business rental.

Travelers are encouraged to use the preferred rental car agencies at all times, but recognizes that there are business reasons when one must rent from a non-preferred agency. When this situation occurs, one must purchase the rental car company's insurance for liability and comprehensive/collision damage (LDW). Decline coverage for personal effects in the car (PEI) as this is not a reimbursable travel expense.

For detailed additional information - please see the *Caltech website link to Procurement/Purchasing/Travel Services/Travel Agreements/"Car Rental Agreements"*.

- ♦ International Rentals – Outside the United States

On Institute business, the traveler should only rent from established, well-known car rental companies. Drivers should be familiar with prevailing license and driving rules in electing to rent a vehicle. If not automatically included, the traveler should accept the optional automobile liability and CDW/LDW insurance coverage at the minimum limits offered. The cost of this coverage is a reimbursable travel expense for rentals outside of the 50 United States and the District of Columbia.

For detailed additional information - please see the *Caltech website link to Procurement/Purchasing/Travel Services/Travel Agreements/"Car Rental Agreements"*.

ACCIDENT REPORTING PROCEDURES

Please follow these procedures when involved in an auto accident with a Caltech-owned vehicle, or renting a vehicle on Institute Business.

1. **Emergency Action** - Take whatever steps are immediately necessary to render emergency medical care, protect property, or reduce the further extent of the loss. Report injuries promptly to comply with state law.
2. **Evidence for Insurance Claim** — If possible, do not disturb the evidence or hazard which caused the claim until the area can be inspected, pictures taken, and conditions recorded. Under no circumstances should one admit liability or fault; to do so could jeopardize the insurance coverage.
3. **Reporting Procedure** – Complete an Automobile Loss Notice Form (*link to FORM*) and/or capture the following information:
 - a. Vehicle Description - The description, nature and extent of damage to vehicle and other property or vehicles. This should include license number, make of car, body type, name of owner and address, and name of driver and address.
 - b. Car Insurance - The car insurance information from the other party to include the name of the agency, policy number, insureds name on policy, and effective dates.
 - c. Location of Accident - Time, place, and date of accident.
 - d. Injured Parties - Name, address and nature of injury to any persons injured in accident.
 - e. Photos - Photos of the scene and photos of both vehicles depicting the damage and license plates.
 - f. Witnesses - Names, addresses and telephone numbers of witnesses. At no time admit liability, make any reimbursement, or admit fault in connection with any accident. To do so could jeopardize the insurance company's position in protecting Caltech's and your interest, and could void the insurance policy.

Submit all information to Risk Management Office. If this claim involves a 3rd party accident – Caltech's insurance adjuster will investigate the claim.

4. **Report Accident** – as soon as conveniently possible:
 - a. Contact Police to take a report
 - b. Report the accident to the Security Office, 626-395-4701 for non-emergencies, or 626-395-5000 for emergencies
 - c. Notify Rental Car Agency immediately, if applicable