



The University of Vermont

Policy V. 5.15.3

Responsible Official: Vice President for  
University Relations and Administration

Effective Date: March 7, 2017

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# General Institutional Insurance Protection

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## Policy Statement

University employees are covered by blanket bond protection, general liability, automobile liability, and educators legal liability insurance while working on behalf of UVM. If sued during the good faith performance of duties, an employee will receive protection through the University's insurance, which provides legal counsel and indemnification.

## Reason for the Policy

To communicate the University's intent and means to finance employee indemnification.

## Applicability of the Policy

This policy applies to all University of Vermont employees.

## Policy Elaboration

The University procures insurance or self-insures against losses including property damage, business interruption, injury, and legal liability. University departments whose personnel, students, or visitors suffer injury or suffer damages to real or personal property must cooperate with Risk Management and Safety to promptly investigate, settle, and mitigate the extent of resultant claims.

University employees' personal property and personal automobiles, whether used to perform assigned duties or not, are not covered by UVM insurance. It is an employee's sole responsibility to maintain adequate property and automobile insurance.

If an employee is involved in an accident while operating a personally owned vehicle or a vehicle leased in the employee's name, liability protection will be governed by the employee's automobile insurance coverage, not by UVM's insurance. If an employee is involved in an accident while operating, in good faith, a vehicle owned or leased in the name of the University, UVM's insurance will respond.

## Definitions

*Indemnification:* The agreement of the University to assume financial responsibility for the liability of its employees.

## Procedures

See Policy Elaboration

## Forms

None

## Contacts

Questions related to the daily operational interpretation of this policy should be directed to:

Department of Risk Management and Safety  
(802) 656-3242

Report all accidents and injuries to persons or property to your supervisor immediately and to the Department of Risk Management and Safety.

All serious property damage, injuries and auto accidents should also be reported to UVM Police Services ((802) 656-3473).

The Vice President for University Relations and Administration is the University official responsible for the interpretation and administration of this policy.

## Related Documents/Policies

Automobile Claim Procedures

<https://www.uvm.edu/riskmanagement/incident-claim-reporting-procedures>

Property Claim Procedures

<https://www.uvm.edu/riskmanagement/incident-claim-reporting-procedures>

Indemnification – Officer and Employee Policy

[http://www.uvm.edu/~uvmppg/ppg/general\\_html/indem.pdf](http://www.uvm.edu/~uvmppg/ppg/general_html/indem.pdf)

## Effective Date

Approved by the President March 7, 2017