



*The*  
**UNIVERSITY**  
*of* **VERMONT**

Policy V. 4.1.2.1

Responsible Official: Vice President for  
Finance and Administration

Effective Date: September 6<sup>th</sup>, 2006

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## **General Institutional Insurance Protection**

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### **Policy Statement**

Faculty and staff 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 (protection against possible damage or legal suit).

### **Reason for the Policy**

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

### **Strategic Direction**

This policy supports the following goal in the [University's Strategic Plan](#):

- Focus the human, fiscal, environmental, technological and physical resources of the University on institutional values and priorities.
- Strengthen financial resources

### **Applicability of the Policy**

This policy applies to all University of Vermont faculty and staff.

### **Policy Elaboration**

The University obtains insurance or self-insures against losses, 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 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. If you are 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**

None

## **Procedures**

See Policy Elaboration section.

## **Forms**

None

## **Contacts**

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

Department of Risk Management  
656-3242

Report all accidents to your supervisor immediately and to the Department of Risk Management.

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

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

## **Related Documents/Policies**

[Property claim procedures](#)

[Automobile claim procedures](#)

[University Indemnification Policy](#)

## **Effective Date**

Approved by the President September 6, 2006