



## POLICY

### **Title:** General Institutional Insurance Protection

#### Policy Statement

University employees are covered by general liability, automobile liability, and educators legal liability insurance while working on behalf of UVM. Some, but not all, employees are also covered by professional liability insurance. 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.

#### Definitions

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

#### Procedures

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 the Department of 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 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.

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

All serious property damage, injuries and auto accidents should also be reported to UVM Police Services.

## Contacts

<b>Questions concerning the daily operational interpretation of this policy should be directed to the following (in accordance with the policy elaboration and procedures):</b>	
<b>Title(s)/Department(s):</b>	<b>Contact Information:</b>
Department of Risk Management	(802) 656-3242 <a href="mailto:risk.management@uvm.edu">risk.management@uvm.edu</a>
UVM Police Services	(802) 656-3473

## Forms/Flowcharts/Diagrams

- None

## Related Documents/Policies

- [Automobile Claim Procedures](#)
- [Indemnification – Officer and Employee Policy](#)
- [Property Claim Procedures](#)

## Regulatory References/Citations

- None

## Training/Education

Training will be provided on an as-needed basis as determined by the Approval Authority or the Responsible Official.

## About this Policy

<b>Responsible Official:</b>	Chief Safety and Compliance Officer	<b>Approval Authority:</b>	President
<b>Policy Number:</b>	V. 3.11.3	<b>Effective Date:</b>	March 7, 2017
<b>Revision History:</b>	<ul style="list-style-type: none"><li>• V. 4.1.2.1 effective September 6, 2006</li><li>• V. 5.15.2/V. 4.1.2.2 effective March 22, 2012</li><li>• V. 3.11.3 reaffirmed July 20, 2022</li></ul>		

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*University of Vermont Policies and Operating Procedures are subject to amendment. For the official, approved, and most recent version, please visit UVM's [Institutional Policies Website](#).*