

AUTO INSURANCE COVERAGE MATRIX***
 EMPLOYEE(S) ON OFFICIAL UNIVERSITY BUSINESS AND WITHIN COURSE AND SCOPE OF EMPLOYEMENT

OPERATOR/PASSENGER STATUS	VEHICLE OPTIONS				
UT Employee with Non-Employee Passengers	University-Owned & Long-Term Lease Vehicles	Rental Vehicles using State funds must be rented under the Texas State Comptroller or " <u>The State Rental Contract</u> "	Rental Vehicles that are rented outside of the Texas State Comptroller or State Rental Contract are called "non-state contract rentals." Please see INT114 for state allowed travel reimbursements	Personal Employee Owned Vehicle	Foreign Auto Liability Policy This policy provides contingent excess coverage above compulsory coverage required by the country of destination
a) Bodily injury to UT Employee	Workers' Compensation	Workers' Compensation	Workers' Compensation	Workers' Compensation	Foreign Voluntary Workers' Compensation
b) Damage to vehicle	UT System's Physical Damage policy pays for damage to reported and scheduled vehicles only. Replacement cost for vehicles 5 years or newer and actual cash value on vehicles more than 5 years old. Deductibles: \$1000 per occurrence for vehicles with values up to and including \$100,000; \$5,000 per occurrence for vehicles with values greater than \$100,000. \$100,000 per occurrence for Earthquake, \$25,000 per occurrence for Flood, and \$25,000 per occurrence for Wind and Hail.	The State Rental Contract thru the rental agency provides a damage waiver that covers the rental agency's vehicle subject to the ¹ Contract Violations of the rental contract. UT System's Hired/Non-Owned Policy is excess above the rental agency's limits and provides \$600,000 combined single limit, subject to a \$2,500 deductible for comprehensive and collision coverage.	Non-State contract rental agency's damage waiver is primary, provided it was purchased by the UT employee at time of rental subject to rental Contract Violations (renter must read the contract to understand these violations). UT System's Hired/Non-Owned Policy is secondary payer, up to the actual cash value (ACV) of the vehicle. If an employee rents the vehicle under their own name, the individual's personal auto policy will apply for the total limits of their personal auto policy before the UT System Hired/Non-Owned policy would apply, subject to a \$2,500 deductible for comprehensive and collision coverage.	Driver's personal auto policy is only coverage.	Foreign Physical Damage policy pays the Lesser of Actual Cash Value (ACV) or \$50,000 (each auto) for owned vehicles. Lesser of ACV or \$50,000 for hired autos (each auto), subject to a \$1,000 deductible. Please follow the UT System guidelines for renting vehicles in Mexico located in the ORM e-manual. When renting a vehicle in Mexico with AVIS or Enterprise Rent a Car, our Foreign Auto Liability coverage will be primary. There will be no need to purchase Mexico coverage on rental cars used in Mexico when renting from AVIS or Enterprise when rented in the US. If you are using a rental car company other than AVIS or Enterprise you must purchase the Mexico insurance. If you are using a rental car company in another country, ORM recommends purchasing their insurance.
c) Bodily injury to persons outside vehicle	UT System Auto Liability Policy limit is \$600K combined single limit, subject to \$2,500 deductible.	The State Rental Contract thru the rental agency provides \$100,000 Bodily Injury (Each Person) /\$300,000 Bodily Injury (Each Accident). The rental agency's limits are primary if rental is reserved using UT System's ² corporate account. UT System's Hired/Non-Owned Policy is excess above the rental agency's limits and provides a \$600K combined single limit, subject to \$2,500 deductible.	UT System's Hired/Non-Owned Policy is primary payer - \$600K combined single limit, subject to a \$2,500 deductible. If an employee rents the vehicle under their own name, the individual's personal auto policy will apply for the total limits of their personal auto policy before the UT System Hired/Non-Owned Policy would apply, subject to a \$2,500 deductible.	Driver's personal auto policy is primary payer; UT System's Hired/Non-Owned Policy is excess once employee's Personal Auto Policy limits are exhausted - Limit - \$600K combined single limit, subject to \$2,500 deductible.	Foreign Auto Liability policy - Limit is \$1,000,000 any one accident. \$25,000 Medical Expense Coverage, each accident. Please follow the UT System guidelines for renting vehicles in Mexico located in the ORM e-manual. There will be no need to purchase Mexico coverage on rental cars used in Mexico when renting from AVIS or Enterprise when rented in the US. Please follow the UT System policy for renting vehicles in Mexico. If you are using a rental car company other than AVIS or Enterprise you must purchase the Mexico insurance. If you are using a rental car company in another country, ORM recommends purchasing their insurance.

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d) Damage to autos/property outside vehicle	UT System Auto Liability Policy limit is \$600K combined single limit, subject to \$2,500 deductible.	The State Rental Contract thru the rental agency is primary payer (\$50K) if rental is reserved using UT System's ² corporate account. UT System's Hired/Non-Owned Policy is secondary and provides a \$600K combined single limit, subject to \$2,500 deductible.	UT System's Hired/Non-Owned Policy is primary payer - \$600K combined single limit, subject to a \$2,500 deductible. If an employee rents the vehicle under their own name, the individual's personal auto policy will apply for the total limits of their personal auto policy before the UT System Hired/Non-Owned Policy would apply, subject to a \$2,500 deductible.	Driver's personal auto policy is primary payer; UT System's Hired/Non-Owned Policy is excess once employee's Personal Auto Policy limits are exhausted - Limit - \$600K combined single limit, subject to \$2,500 deductible.	Foreign Auto Liability policy - \$1,000,000 any one accident.
e) Bodily injury to passengers in vehicle - non employees	UT System Auto Liability Policy limit is \$600K combined single limit, subject to \$2,500 deductible.	UT System's Hired / Non-Owned Policy is primary payer, available only to non-employee passengers - \$600K combined single limit, subject to a \$2,500 deductible. No coverage is available from the rental agency for these injuries under The State Rental Contract.	UT System's Hired/Non-Owned Policy is primary payer - \$600K combined single limit, subject to a \$2,500 deductible.	Driver's personal auto policy is primary payer; UT System's Hired/Non-Owned Policy is excess once employee's Personal Auto Policy limits are exhausted - Limit - \$600K combined single limit, subject to \$2,500 deductible.	Foreign Auto Liability policy - \$1,000,000 any one accident.
f) Damage to property inside vehicle	The UT System Physical Damage Policy excludes personal property damaged inside of a vehicle owned by UT System or its employees. It also excludes third party property in the care custody or control of a UT employee. There is coverage for audio, visual and data electronics equipment that is permanently installed in vehicles subject to deductibles. Institutions will not pay for UT property losses or employee personal property losses. UT equipment that is eligible may be covered by the UT System Equipment Policy.	Property owned or transported by UT System employees or property of others in a UT employee's care, custody or control is excluded under both the State Rental Contract and under the Hired / Non-Owned policy. Coverage for this kind of property damage is available under the State Rental Contract thru the rental agency. It is called Personal Effects Protection (PEP). Coverage for eligible UT equipment can be purchased under the UT System Equipment policy, subject to deductibles.	Property owned or transported by UT System employees or property of others in a UT employee's care, custody or control is excluded, under the Hired / Non-Owned policy. Coverage for this of type property may be offered by the non-state rental contract rental agency. Ask for Personal Effects Protection (PEP). Coverage for eligible UT equipment can be purchased under the UT System Equipment policy, subject to deductibles.	Driver's personal auto policy is the only source of coverage. Personal Auto Policy may offer limited coverage. Homeowners policy may be the best source for coverage.	Property damage to property owned or transported by UT System employee's or a third party's property in a UT System employee's care, custody or control is excluded under the International Auto Policy, unless eligible and covered by the UT System Equipment Policy. The UT System Equipment policy provides worldwide coverage excluding North Korea, Libya, Iraq, Afghanistan, Syria, Liberia and Cuba.

¹Contract Violations - driving recklessly or while under the influence of alcohol or a controlled substance; failure to promptly report an accident to police and rental agency or to complete an accident report; driving on unpaved roads; obtaining the car through fraud or misrepresentation; using the car for an illegal purpose; using the car for driver's training; leaving the car and failing to remove the keys or failure to close and lock all doors resulting in the car being stolen or vandalized; providing fraudulent information on the rental agreement; towing or pushing anything; unauthorized use of rental vehicle outside the US or Canada.

²Corporate account and Eligibility - State Rental Contract only applies to UT System employees conducting business at the direction and expense of UT System institutions.

*** This matrix was created for informational purposes only. For specific questions, please contact Eric Agnew at 512-499-4305.