



# **ADMINISTRATIVE PRACTICE LETTER**

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**SUBJECT: MOTOR VEHICLE ADMINISTRATION and GUIDELINES**

## **TABLE OF CONTENTS**

- I. General**
- II. University Vehicles and Administration Defined**
- III. Vehicle Acquisition and Registration; Rentals and Private Vehicles**
- IV. University Approved Drivers**
- V. Vehicle Use Guidelines**
- VI. Accidents, Violations, and Misuse of Vehicles**
- VII. Vehicle Safety Maintenance and Inspection**
- VIII. Regulations for Vehicles on University Property**

**Attachment I: Motor Vehicle Record Criteria for Drivers**

**Attachment II: Vehicle Insurance**

**Attachment III: Vehicle Information Resources**



# ADMINISTRATIVE PRACTICE LETTER

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## SUBJECT: MOTOR VEHICLE ADMINISTRATION and GUIDELINES

### I. GENERAL

Motor vehicles are an accepted part of everyday life and essential to the accomplishment of the goals of the University of Maine System (University). However, by their very nature, vehicles on and off University locations pose a significant safety risk to University faculty, administration, staff, students, visitors, and the general public. In response to this risk, the University has developed Administrative Practice Letter 27 (APL 27) outlining the University's motor vehicle administration and required guidelines.

The vehicle procedures outlined in APL 27 apply Systemwide. However, APL 27 represents the minimum policy guidelines or requirements of the University. Each university (henceforth "campus") can elect to incorporate additional restrictions or requirements to serve the best interest of the individual campus or its employees.

The System Office reserves the right to audit compliance to this APL and to change either System or campus procedures when necessary to respond to an ever changing safety and insurance environment.

### II. UNIVERSITY VEHICLES and VEHICLE ADMINISTRATION DEFINED

#### A. University Vehicles Defined

"University Vehicles" include all vehicles owned or leased by the University, as well as all vehicles rented or borrowed for University use. All such vehicles fall under the authority of the campus Vehicle Administrator (defined below), including vehicles controlled by individual campus departments or colleges. Personally owned vehicles used to conduct University business must be driven in compliance with this APL where applicable.

#### B. Campus Vehicle Administrator

Each university must designate a campus Vehicle Administrator with explicit authority and responsibility for the administration of all vehicle standards, including the requirements outlined in this APL. The name of that individual should be provided to the University System Risk Manager. The Vehicle Administrator may designate one or more employees to carry out the functions of vehicle administration; however, ultimate responsibility lies with the Vehicle Administrator.



# ADMINISTRATIVE PRACTICE LETTER

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The Vehicle Administrator will maintain records on University drivers and vehicles. Such records should include but are not limited to the following: approved and prohibited drivers, pertinent information on vehicles (year, make, model, identification number, plate number, date of purchase), maintenance records, vehicle usage, and vehicle accidents and misuse.

## **C. University System Risk Manager**

The University System Risk Manager (Risk Manager) is the Systemwide administrator for all University vehicles. The Risk Manager has the authority to ensure that all System vehicle policies and procedures are adhered to, and should be considered a resource for consultation to the campuses regarding University vehicle use. Any exceptions to System vehicle policies and procedures need to be approved by the Risk Manager. The Risk Manager will resolve any questions regarding acceptable vehicle usage.

The Risk Manager is also responsible for overseeing University vehicle insurance and claims. Information regarding University vehicles and accidents or misuses must be submitted to the Risk Manager by the campus in accordance with Section VI of this APL.

## **III. VEHICLE ACQUISITION & REGISTRATION; RENTALS & PRIVATE VEHICLES**

### **A. Owned and Leased Vehicles**

The following regulations control the acquisition and registration of vehicles owned or leased by the University of Maine System:

1. All purchases and leases must follow procedures outlined in APL 30 Purchasing Policy and Procedures.
2. All campuses should plan their vehicle purchasing strategy so as to make it possible to participate in the System Purchasing vehicle bids done twice a year.
3. All vehicle purchase, sales, and lease agreements, titles and registrations must be in the name of the University of Maine System, 107 Maine Avenue, Bangor, Maine 04401.
4. The University's Board of Trustees has authorized that a vehicle be provided to the University System Chancellor and each University President.



## ADMINISTRATIVE PRACTICE LETTER

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5. All University owned and leased vehicles must carry University (300- ) license plates, except vehicles purchased or leased for use by the Chancellor, University Presidents, or others in special circumstances approved by the System Treasurer.
6. The campus Chief Financial Officer or designee may sign purchasing contracts and leases for 300-plate vehicles. Purchasing contracts and leases for all other vehicles must be signed by the System Treasurer or designee.
7. All registrations must be processed by Risk Management in the System Office. Original titles and copies of registrations are to be kept on file at the System Office, with copies provided to the campus where the purchase or lease originated.
8. No vehicle may be purchased or leased when the campus has knowledge of safety problems or concerns, such as vehicles with a U.S. Department of Transportation Advisory or Warning. An exception may be made if adherence to the recommendations of any U.S. Department of Transportation Advisory or Warning fully corrects or addresses all safety problems or concerns.
9. Safety features, as well as cost, should be given consideration for new and used vehicle purchasing or leasing. Safety features needed for a particular vehicle should be included in the bid specifications.

### **B. Rentals**

1. Universities may contract for the rental of vehicles, not to receive 300-plates, for a period not to exceed six months; for longer periods, rentals will be considered as leases and be subject to all lease requirements.
2. No vehicle may be rented that contradicts any requirement found in this APL, without specific approval from the Vehicle Administrator.
3. No vehicle may be rented when the campus has knowledge of safety problems or concerns, such as vehicles with a U.S. Department of Transportation Advisory or Warning. An exception may be made if adherence to the recommendations of any U.S. Department of Transportation Advisory or Warning fully corrects or addresses all safety problems or concerns.
4. Refer to APL 26 on use of rental vehicles for University Travel.



# ADMINISTRATIVE PRACTICE LETTER

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## C. Private or Personally Owned Vehicles

It is ordinarily in the best interests of the University if University vehicles are used for conducting University business. However, if this is not possible or practical, personally owned vehicles may be used. Such use is solely at the discretion of the vehicle owner and vehicle driver. Personally owned vehicles used for University-related business should be properly registered, inspected, insured, and appropriate for such use, as determined by the vehicle driver. No private vehicle should be used for University business if the vehicle or usage contradicts this APL. The University recommends that personally owned vehicles used for University business carry at least \$300,000 liability insurance.

## IV. UNIVERSITY APPROVED DRIVERS

1. Driving a University vehicle is a privilege conferred by the University in its own discretion, and only "University approved drivers" are permitted to drive University vehicles. A "University approved driver" is a driver who has requested the privilege to drive a University vehicle and the campus Vehicle Administrator has approved the request. Requirements for approval are outlined in this section.

2. All University drivers must be made aware of University requirements regarding vehicle use as outlined in this APL.

3. The University reserves the right to deny use of a University vehicle to any individual.

4. The University reserves the right to deny an individual from carrying passengers on University business in any vehicle including personally owned vehicles.

5. University approved drivers may drive other campus vehicles subject to approval verification, availability, and guidelines of the campus that controls the vehicle.

6. Failure to comply with this APL may result in disciplinary action, and/or may result in suspension or termination of University vehicle driving privileges.

7. No one under 18 years of age shall be permitted to drive a University vehicle. Drivers under the age of 21 are not permitted to drive vehicles that are transporting more than 5 passengers, unless the driver has at least two years of driving experience without a moving violation or an at-fault accident, and the Vehicle Administrator approves the driver and usage.



## **ADMINISTRATIVE PRACTICE LETTER**

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8. Potential drivers may be required to satisfactorily complete driver training or testing, depending on campus guidelines and the vehicle being driven.

9. University buses, mini-buses, vans, mini-vans or trucks may be driven only by persons with an appropriate license and whose ability to handle such vehicles has been demonstrated, through a test-drive and/or by acceptable evidence of prior experience in the type of vehicle involved. If prior experience is inadequate, it is the Vehicle Administrator's responsibility to assure that that driver is properly trained prior to approval.

10. If necessary and appropriate to fulfill the mission of the University, it may be permissible from time-to-time to have enrolled students drive University vehicles, but only for University related and sponsored business. The student must become an approved University driver. The campus Vehicle Administrator has the authority to make the final decision regarding student drivers. Each student must have written authorization of a University faculty or staff person responsible for the activity and with the authority to approve such usage. The faculty or staff member approving student usage must be identified at the time the car is signed out. Whenever possible, a staff or faculty member should be in the vehicle during usage. Students employed by the University are still considered students and not employees with regard to driving privileges.

11. In special circumstances, the campus Vehicle Administrator can approve University volunteers as drivers if it is in the University's best interest. Volunteer drivers must meet the requirements established to become a University approved driver.

12. Except in an emergency situation, no one is allowed to drive a University vehicle if they are not a University approved driver, including co-workers, contractors, visitors, friends, spouses or other family members. It is the approved driver's responsibility not to permit any unauthorized person to operate a vehicle assigned exclusively to them or their department.

13. If a visiting speaker, performer, lecturer or other guest of the University is to be provided with transportation, the vehicle should be rented in his or her name from an outside rental firm and charges should be reimbursed, if appropriate, by the hosting University department. Unless the driver has obtained insurance elsewhere, liability and physical damage coverage should be purchased from the vehicle rental firm in the driver's name as the driver will be responsible for any claims that result from his or her usage of the vehicle.



## **ADMINISTRATIVE PRACTICE LETTER**

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14. Persons driving University vehicles must be properly licensed to drive in Maine. State law requires residents who drive University vehicles to have a Maine license, but allows nonresidents to drive on a valid license from their home state or province. Drivers from countries other than the U.S. or Canada must have a valid international driver's license to drive legally in Maine. Drivers must have their license in their possession when operating a University vehicle.

15. Each Campus Vehicle Administrator must retain on file a photocopy of the driver's current license for every driver of a University vehicle.

16. All drivers of University vehicles are subject to University and insurance company verification of their driving record. Vehicle Administrators are to verify the motor vehicle records of all University drivers whenever possible to determine if the driver's record meets University standards. It is suggested that motor vehicle record verification should be done at least annually and when any new driver has requested use of a University vehicle. The decision of whether or not an individual's record is acceptable lies with the Vehicle Administrator. Driver record criteria will be determined by the Risk Manager and provided to the Vehicle Administrators (see Attachment I).

The Vehicle Administrator will obtain the official driving record of drivers with Maine licenses. Unless the campus has internal means to check records, drivers with licenses from another state or country must provide proof of their driving record. Acceptable proof can be a copy of the State or Country's official Motor Vehicle Record, or a signed letter from the driver's insurance agent or insurance company clearly verifying the individual's driving record.

17. A University vehicle driver will not be allowed to continue to operate a University vehicle and will be subject to disciplinary action for the following violations:

- Operation of a University Vehicle when ones license has expired, been revoked or suspended;
- Violation of Operating Under the Influence (OUI) laws or other major traffic violation while operating a University Vehicle (major violations are determined and defined by the State);
- Misrepresentation of either a driving record or reasons and authority to operate or use a University Vehicle.



## ADMINISTRATIVE PRACTICE LETTER

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18. An approved University driver must report immediately to the Vehicle Administrator any change in license status, such as license suspension or revocation. Any citation or violation received while operating a University vehicle must be reported. In addition, all moving violations must be reported, even if the violation occurred while operating a vehicle other than a University vehicle, prior to driving a University vehicle. The Vehicle Administrator will determine if the violation is significant enough to affect the driver's privilege to drive a University vehicle.

19. Both the driver and the department or employee requesting the driver's approval will be notified if it is determined that a driver is not approved for driving a University vehicle.

### V. VEHICLE USE GUIDELINES

The following guidelines control the use of all University vehicles:

1. University Vehicles are to be used only for University business or related approved activities.
2. Drivers must operate University vehicles in accordance with the guidelines or requirements as outlined in this APL and know and observe all applicable traffic laws, ordinances, and regulations. Failure to comply with University vehicle guidelines may result in disciplinary action.
3. The Vehicle Administrator has the authority to deny or revoke an individual's authorization to use University vehicles if that individual does not comply with University policies or procedures, or exhibits poor judgment of any kind while operating a University vehicle.
4. Drivers must use safe driving principles, practices, and techniques at all time. Drivers must operate University vehicles, and personal vehicles being used for University business, in a manner so as to reduce the likelihood of accidents and assure the safety of University employees, passengers, and the general public, and also so as to not damage public, private or University property. Safety should not be compromised or lives put in jeopardy for any reason.
5. Departments with vehicles under their control must abide by the System and campus guidelines and requirements. Departmentally controlled vehicles fall within the scope of the authority granted the Vehicle Administrator.



## **ADMINISTRATIVE PRACTICE LETTER**

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6. Except in rare instances, all passengers must be participating in a University business or University sponsored activity or event at the time they are traveling in a University vehicle. Passengers should be limited to employees and students of the University, others on University business, individuals engaged in courtesies by or for the University, and certain family members if approved by campus administration and the Vehicle Administrator. No children are allowed as passengers in a University vehicle, except in instances approved by campus administration and the Vehicle Administrator.
7. No University vehicle can be used to carry passengers for a fee. Such action may void the University's insurance.
8. Hitchhikers are not permitted in University vehicles, except in emergency situations if drivers choose to render assistance to disabled motorists.
9. No driver shall transport more passengers or a heavier load than the vehicle is designed to carry.
10. All transportation requests for student-related activities must be authorized in writing by the sponsoring department head, faculty advisor, or appropriate administrator.
11. University vehicles must not be loaned, rented or leased to individuals or to organizations not affiliated with the University.
12. University vehicles must not be loaned, rented or leased to University employees, students or others for non-University use or activities. The use of University vehicles for personal gain, such as delivery of goods or services, is prohibited.
13. Prior to operating a University vehicle, drivers or the person responsible for signing out the vehicle should inspect the vehicle for safety concerns, such as checking tires, wipers, horn, lights and other safety equipment for observable defects. Any defects should be reported immediately to the Vehicle Administrator to determine if the vehicle is safe to operate. The responsibility of inspecting the vehicles prior to use may also be assumed by the Vehicle Administrator.



## **ADMINISTRATIVE PRACTICE LETTER**

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14. Drivers must protect University vehicles and property from theft or vandalism by parking in safe areas and by turning the vehicle off, removing the key, and locking the vehicle when left unattended. The University is not responsible for personal articles lost or stolen from a University vehicle.

15. No vehicle with University (300- ) plates may be kept overnight at the home of a University employee or student. The driver's supervisor may approve an exception for a specific trip in the case of an early morning departure or a late day return, which will be shortened by leaving from or returning to the home location. Such permission may be granted to increase safety, efficiency and reduce University costs. Individual campuses may require additional approval by the Vehicle Administrator.

16. All operators and passengers of University vehicles must wear seat belts whenever seatbelts are available or required by State law. It is the driver's responsibility to make sure that all passengers wear their seat belts. The driver should refuse to take any passenger who refuses to cooperate and may not operate the vehicle if passengers do not have seat belts properly fastened.

17. In the rare instance where a child is a passenger in a University vehicle, the child must be provided with a safety or booster seat when required by State law. It is the driver's responsibility to make sure that all children are seated in the correct safety device.

18. Drivers misusing University vehicles may be held personally liable for damages to persons or property, as well their own legal expenses and defense, since the driver is acting outside the course and scope of permitted University business. Drivers who misuse University vehicles are also subject to disciplinary action by the University.

19. No animals are allowed in University vehicles, except in instances where this is an appropriate intended use of the vehicle. An exception is also made for Service Dogs (such as for the visually or hearing impaired) accompanying a passenger; however, proof of certification may be required.

20. University vehicles are only to be used for their intended purposes. Any off-road use should be approved by the Vehicle Administrator and be with a vehicle appropriate for such use.



## **ADMINISTRATIVE PRACTICE LETTER**

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21. All attempts should be made to avoid having an athletic team member drive a vehicle to or from an event in which they are participating. If another driver is not available, it is acceptable for a volunteer to become certified as a University approved driver for such travel.

22. Drivers should be rested and not drive more than 8 hours per day. The University recommends that periods of uninterrupted driving not exceed 2 or 3 hours, separated by breaks.

23. Vehicles should be driven at speeds that are appropriate for road conditions. Vehicle use may be delayed or denied if weather or conditions make driving the vehicle unsafe.

24. Smoking or use of tobacco products is prohibited in University vehicles.

25. No drivers, before or during trips, are permitted to use medications, alcohol, drugs or other substances that cause drowsiness or other physical or mental impairment. The driver of the vehicle must not be under the influence of illicit drugs and/or alcohol at any time.

26. No hazardous chemicals, weapons, hazardous waste, or illegal drugs may be transported in University vehicles, unless with proper administration authorization, in writing. Alcoholic beverages may not be transported except for catering purposes.

27. Employees using cellular phones in vehicles should follow the safety and security guidelines outlined in APL 51 Cellular Telephone Acquisition, Use and Reimbursement.

28. No modification of University vehicles shall be made without approval of the Vehicle Administrator. This includes but is not limited to affixing signs, stickers, antennas, bike racks, ski racks. Trailer hitches and towing for personal reasons are not permitted. Hauling loads with University vehicles that could structurally damage the vehicle is prohibited.

29. Use of any radar or other speed monitoring detection device in University vehicles is prohibited, except for administration-approved use by University Police or Public Safety.



# ADMINISTRATIVE PRACTICE LETTER

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## VI. ACCIDENTS, VIOLATIONS, AND MISUSE OF VEHICLES

### A. Accidents

1. Drivers should be informed by the Vehicle Administrator of University procedures for responding to emergency situations and for reporting accidents. However, it is the driver's responsibility to follow State laws regarding required actions in the event of an accident.
2. Any accident involving University owned, leased, or rented vehicles, or personally owned vehicles being used for University business, must be reported to the campus Vehicle Administrator as soon as possible and within 48 hours of the time of the accident. The University approved driver of the vehicle is responsible for reporting the accident. The accident should also be reported to the driver's supervisor and to any other person or department, such as Public Safety, if so directed by the Vehicle Administrator.
3. The campus must report the accident on the required forms to the Risk Manager as soon as possible and within 48 hours from notification so a claims investigation can be initiated.
4. Whenever possible, the driver should seek police assistance in recording the events of an accident.
5. Under Maine law all accidents involving personal injury or death to a person or apparent property damage of \$1,000 or more must be reported to the local police, Sheriff's Office or State Police. The "State of Maine Driver's Report of Traffic Accident" form must be completed and mailed within 48 Hours to Bureau of Motor Vehicles, Accident Section, 29 State House Station, Augusta, ME 04333-0029. The required form is also available on the Internet--see Attachment III.
6. Each University owned or leased vehicle must contain within it an Accident Report form and an insurance card summarizing the University's liability insurance.
7. Preventable at-fault accidents may result in revocation or suspension of driving privileges and/or driver testing and training, as well as to disciplinary action. Examples of preventable at-fault accidents include but are not limited to: accidents caused by following too close to another vehicle, accidents while backing up the vehicle, accidents at intersections, and accidents that result from driving too fast for the conditions. The Vehicle Administrator will review all accidents and determine if the accident was preventable. Along with determination of driving privileges, the information will also be used to determine specific needs for accident prevention training and changes in University vehicle use guidelines.



# **ADMINISTRATIVE PRACTICE LETTER**

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8. Once an accident investigation and appraisal are completed, all accident damage to a University vehicle must be repaired as quickly as possible and in the least expensive manner appropriate to bring the vehicle back to the condition it was in prior to the accident.

## **B. Fines, Violations and Citations**

1. Drivers are personally responsible for fines or citations resulting from their actions. No University funds of any kind may be used to pay such fines. Fines and citations become part of the driver's record and are not the responsibility of the University.

2. If a violation, suspension or revocation occurs during the period an individual is designated as an approved driver, it is the driver's responsibility to make the Vehicle Administrator aware of this prior to driving a University vehicle again.

3. Any fines, violations or citations received while driving a University vehicle, including vehicles rented or borrowed, may result in suspension or revocation of privileges to drive a University vehicle, as well as other disciplinary action, depending on the specifics of the case.

## **C. Misuse of Vehicles**

1. Any misuse of a University vehicle, including vehicles rented or borrowed for University use, may result in suspension or revocation of privileges to drive a University vehicle, as well as other disciplinary action. Such misuse may also result in financial consequences to the individual and/or department. "Misuse" includes but is not limited to: violating University policy, damaging the vehicle through negligence, obtaining vehicle for use through misrepresentation.

2. The Vehicle Administrator is authorized and responsible to control and regulate misuse. When misuse is discovered, it must be reported to the Vehicle Administrator who will notify the department, appropriate campus administration, and the Risk Manager.



## **ADMINISTRATIVE PRACTICE LETTER**

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### **VII. VEHICLE SAFETY MAINTENANCE AND INSPECTION**

1. Each campus must have a safety maintenance and inspection program.
2. All University owned and leased vehicles should be routinely checked and carefully maintained to provide safe transportation.
3. A vehicle maintenance schedule should be established and adhered to, and all work to every vehicle, including inspections, should be clearly documented including the date and nature of the work. Records should be retained following University record retention policies.
4. All vehicles must meet all local, state, federal and manufacturer's requirements, and be able to pass State inspections. If the campus has knowledge of vehicles with safety problems or concerns, such as vehicles with a U.S. Department of Transportation Advisory or Warning, appropriate measures should be taken to address the problem.
5. Any vehicle deemed to be unsafe must be removed from use until the vehicle is made safe to operate.
6. University owned and leased vehicles should have safety reminder stickers or labels in appropriate locations for such purposes included but not limited to ensuring use of seat belts, safety suggestions on backing the vehicle, use of appropriate oil and gasoline, non-smoking.

### **VIII. REGULATIONS FOR VEHICLES ON UNIVERSITY PROPERTY**

Section 8-A of the University Charter stipulates the following regarding vehicles on University property:

1. Trustees may make rules and regulations for the control, movement, and parking of vehicles within the limits of property owned by or under the control of the University. The rules and regulations shall have the same force and effect as municipal ordinances.
2. In establishing motor vehicle rules and regulations, the Trustees may adopt the provisions of the Maine Revised Statutes, Title 30-A, Section 3009, relating to prima-facie evidence, the establishment of waiver of court action by payment of specified fees and the establishment and policing of parking spaces for handicapped persons.



## **ADMINISTRATIVE PRACTICE LETTER**

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3. The Department of Transportation and the Maine State Police establish Speed Limits for property owned by or under the control of the University. The University in accordance with written directions or policies of the Department of Transportation must post the speed limits.

4. The violation of any rules or regulations relating to the movement of vehicles is deemed to be a traffic infraction unless defined as a felony or misdemeanor under Maine law and is also deemed to be a violation of the Student Conduct Code.

5. District Courts are authorized to impose fines not to exceed \$50 for each parking violation.

6. In general, with the exception of speed limits established by the State of Maine, each campus may establish parking fines and its own rules and regulations, in conformance with Maine Revised Statutes, Title 30-A, Section 3009, as mentioned above.

### **RELATED DOCUMENTS:**

APL No. 26 Travel and Expense Reporting

APL No. 30 Purchasing Policy and Procedures

APL No. 33 Withholding and Reporting for Personal Use of Employer-Provided Vehicles

APL No. 51 Cellular Telephone Acquisition, Use and Reimbursement

### **APPROVED:**

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**Joanne L. Yestramski**  
**Chief Financial Officer and Treasurer**

University of Maine System

**MOTOR VEHICLE RECORD CRITERIA  
for Determination of Driver Approval**

Number of Minor Violations	Number of At-Fault Accidents			
	0	1	2	3
0	CLEAR	Uncertain	Fair	Poor
1	Acceptable	Fair	Poor	Poor
2	Uncertain	Poor	Poor	Poor
3	Fair	Poor	Poor	Poor
4	Poor	Poor	Poor	Poor
Any Major Violation	Poor	Poor	Poor	Poor

Notes on Criteria for Determining Driver Qualification

- 1) The most recent three (3) years should be taken into consideration in determining a driver's eligibility on above chart.
- 2) "**Clear**" and "**Acceptable**" = the driver's record is good and they can be approved as a driver.  
"**Uncertain**" and "**Fair**" = the driver's record needs further analysis. See below for details.  
"**Poor**" = the driver's record is unacceptable and driving privileges should be denied.
- 3) Student and Volunteer Drivers that fall into the "Fair" or "Poor" category should NOT be allowed to drive a University vehicle. Student employees are "student drivers," unless there are special circumstances.
- 4) For employees whose record falls into the "Fair" area, the decision to allow them to operate should be carefully considered and should depend on the circumstances of the convictions/accidents.
- 5) Employees whose record falls into the "Poor" category should NOT be allowed to drive a University vehicle unless there are extenuating circumstances.
- 6) Drivers who fall into the "Uncertain" category can be allowed to drive if the details of their violation or accident are acceptable. For instance, a driver with an at-fault accident that involved extensive property damage, a rollover, excessive speed, etc. may not be acceptable as a driver. Or a young driver with two recent moving violations may not be acceptable as a driver.
- 7) **Major Violations** include Operating Under the Influence (O.U.I.), speeding by 30 miles per hour or more over the limit, failure to stop for a police officer, leaving the scene of an accident, operating without a license, passing a stopped school bus, altering or loaning a license, giving false information, among others. Major Violations are defined and determined by the State.

## **VEHICLE INSURANCE**

- A. University Owned or Leased Vehicles**
- B. Personally Owned Vehicles**
- C. Rental Vehicles**
- D. Foreign Travel**

The University provides Liability and Physical Damage (collision and comprehensive) insurance coverages in many instances, but not all. Below is a brief summary of when the insurances are or are not provided. In all instances, however, the University does not insure personal property of drivers or passengers.

### **A. University Owned or Leased Vehicles**

The University System office provides Liability insurance coverage for University owned or leased vehicles if properly registered and while used for University business. Each vehicle should contain within it an insurance card that summarizes the University's liability insurance. This card also verifies that liability insurance coverage extends to Canada; no separate verification is needed.

Physical Damage insurance coverage (collision or comprehensive) can be provided by the System office if the campus chooses to purchase coverage; however, if that option is not exercised, all Physical Damage losses are the responsibility of the campus or department operating the vehicle. Coverage can be purchased through the University System Risk Manager.

### **B. Personally Owned Vehicles**

The University does not provide Liability insurance coverage or Physical Damage insurance coverage (collision and comprehensive) for non-University vehicles. If an employee or student uses a personal vehicle for University related business, that person's own vehicle insurance will be responsible for any insurance claims. The University recommends that personally owned vehicles used for University business carry at least \$300,000 liability insurance coverage.

However, if an employee's vehicle liability insurance policy has been exhausted, the University's excess liability coverage will apply when the driver is an authorized University employee and clearly on University business at the time of the loss.

The University will not reimburse an employee, student, or other private owner, or their insurer for any deductible or liability claim paid by their auto insurance or for any damage to a personally owned vehicle.

### **C. Rental Vehicles**

Liability insurance coverage is provided by the University System office on vehicles clearly rented for University business and used within the continental United States or Canada (see below for foreign travel). For insurance purposes, it is preferred that the vehicle is rented in the University's name. If the vehicle is rented in an individual employee's name, the liability coverage still applies if the vehicle

is limited to University business; however, the driver should endeavor to sign the rental agreement with his or her own name followed by “for University of Maine System.” Because liability coverage is provided by the System for vehicles rented for University business, the liability coverage offered by the rental car company should be waived. If required by the rental agency, proof of insurance can be provided through the System University Risk Manager.

Physical Damage insurance coverage (collision and comprehensive) is not automatically provided by the University System office. However, the campus has the option to purchase Physical Damage coverage with a \$250 deductible through the University System Risk Manager. There is a minimum cost of \$50 for this coverage, and thus for short-term rentals it is usually more cost effective to acquire this coverage elsewhere. Coverage may be obtained through the rental agency, or via a credit card that provides this coverage. The University provided American Express Corporate credit card or the Purchasing Card may provide the best option for obtaining this important coverage (consult with the campus business office to determine if your card provides this coverage). If Physical damage coverage is obtained through a credit card or from the System, the coverage should be waived in the rental agreement. However, if coverage is not obtained elsewhere, then it should be purchased from the rental car company. If Physical Damage coverage is not obtained, all losses to the rental vehicle are the responsibility of the campus or campus department operating the vehicle.

Important Note: If the vehicle will be used for personal use, such as side trips to visit family or friends, then the vehicle should be rented in the individual’s name, and both Liability and Physical Damage insurance obtained by the individual.

#### **D. Foreign Travel**

Liability insurance coverage is provided by the University for vehicles rented outside the continental United States and Canada. However, there is a \$25,000 self-insured retention on the insurance. Because of this, at least \$25,000 liability insurance should be purchased in the country of travel. If \$25,000 Liability coverage is not obtained, then this amount becomes the responsibility of the campus or campus department operating the vehicle. Because this is subject to change, travelers planning to rent a vehicle in a foreign country other than Canada should contact the Risk Manager in the System office.

Physical Damage insurance coverage (collision and comprehensive) is not provided by the University. Therefore, this coverage needs to be purchased from the rental agency in the country of travel, or if available through a credit card or Purchasing card as described above. If Physical Damage coverage is not obtained, all losses to the rental vehicle are the responsibility of the campus or campus department operating the vehicle.

## VEHICLE INFORMATION RESOURCES

### Web Sites

1. The “State of Maine Driver’s Report of Traffic Accident” form:  
<http://www.best-waydriving.com/id99.htm>
2. Maine Bureau of Motor Vehicles:  
<http://www.state.me.us/sos/bmv/>
3. Maine Department of Transportation:  
[http://www.state.me.us/mdot/contract\\_dot.php](http://www.state.me.us/mdot/contract_dot.php)
4. US Department of Transportation safety ratings for vehicle purchasing and leasing:  
<http://www.nhtsa.dot.gov/cars/testing/ncap/>
5. Insurance Institute’s Vehicle Ratings:  
[http://www.hwysafety.org/vehicle\\_ratings/ratings.htm](http://www.hwysafety.org/vehicle_ratings/ratings.htm)
6. Bureau of Transportation Statistics:  
<http://www.bts.gov>
7. U.S. Environmental Protection Agency/Transportation and Air Quality:  
<http://www.epa.gov/OMSWWW/>