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Automobile Insurance [1]

- Coverage
- Accident Procedure
- FAQ's

Rental vehicles

- Book car rental with a University-approved car rental agency [2].

If you have any questions regarding Rental Vehicles, contact Procurement Service Center [2] at 303-837-2161 or visit their webpage Renting a Car [2].

If you are involved in an incident follow these steps:

1. File a claim with the rental agency
2. File a claim with USBank Visa [3]
3. With any other questions regarding the claim process, please contact Procurement Service Center [4]

Reporting an incident

- For claims involving **CU-Boulder, CU Denver or CU Anschutz Medical Campus vehicles, contact the accident liaison in the Transportation Services Department at 303-492-7152**. The accident liaison will gather all necessary information and submit the claim to URM.
- For claims involving UCCS campus vehicles, submit an online claim to URM.

  UCCS Automobile Loss Report Form [5]

Auto-related injuries

CU employees may be covered under the university workers' compensation insurance program. If you believe you are covered under workers' compensation, submit an online claim to URM.

Does the university insure rented vehicles used for business? Should a department purchase the collision damage waiver (CDW) or other optional insurance from the rental company?

University of Colorado employees renting vehicles for official business, in most cases, are required to:

- Rent the vehicle from a state approved vehicle rental agency. See the State of Colorado Auto Rental Policy [6] and click on "Automobile Rental."
- Procure the rental vehicle by using the CU issued US Bank Visa. See the Visa Auto Rental Collision Damage Waiver Benefits [7].

With the use of the above you will be able to decline the rental agency collision damage and loss damage coverage.

Are vehicles on loan or leased covered by the insurance program?

The University of Colorado provides property damage and liability insurance for vehicles owned or leased by the University of Colorado. Depending on the type of incident, a $1,000 department deductible may apply.

If I am driving my own vehicle on university business and it is damaged, am I insured under the university insurance program?

Your private insurance is the primary source of insurance coverage for your automobile, even when you are driving on university business. If liability damages exceed your limits, the university's automobile liability coverage may be available as excess insurance over your personal auto policy.

What if I am involved in an auto accident?

- remain at the scene
- if the incident occurred on a CU campus, contact appropriate campus police if the incident occurred off-campus, contact the police department for that jurisdiction
- do not admit fault, even if you are issued a citation
- ask other driver for name, license number, insurance carrier, policy number, and contact information
- make a note of the license plate number, year, make, and model of the other vehicle(s)
- if witnesses are present, ask for their names and phone numbers make a note of the police report number
- report incident to the university

How do I report an auto accident or auto damage claim?

For claims involving CU-Boulder, CU Denver or CU Anschutz Medical Campus vehicles, contact the accident liaison in the Parking and Transportation Services Department at 303-492-7152. The accident liaison will gather all necessary information and submit a claim to URM.

For claims involving UCCS campus vehicles, submit an online claim to URM.

File a Claim [8]
Groups audience:

Source URL:https://www.cu.edu/risk/automobile-insurance

Links
[1] https://www.cu.edu/risk/automobile-insurance [2] https://www.cu.edu/psc/travel/rent-a-car [3] https://www.eclaimsline.com/ [4] https://www.cu.edu/psc/contact [5] https://www.cu.edu/risk/forms/uccs-automobile-loss-notice [6] https://www.bidscolorado.com/co/portal.nsf/xpPriceAgreementsByCategory.xsp [7] https://usa.visa.com/support/small-business/card-benefits.html [8] https://www.cu.edu/risk/file-claim