## Objective

Outline the procedures for accidents involving University of Michigan (U-M) vehicles.

## **Insurance Coverage Policy**

- 1. All vehicles owned by U-M will be identified by a vehicle number, U-M decal and special municipal license plate issued by Fleet Services.
- 2. All vehicles owned by U-M are covered by the U-M self insurance program administered by Risk Management.

## Procedure

- 1. An accident is defined as any incident that causes damage to people or property.
- 2. In the event of an accident, secure the occupants and vehicle to prevent further incident.
- 3. Contact the local police agency.
- 4. If the accident causes personal injury to the driver, occupants and/or pedestrian, contact Risk Management immediately at (734) 764-2200.
- 5. Contact Garage Services by phone at (734) 764-2490. If the vehicle needs to be towed Garage Services will make arrangements to get the vehicle to a repair facility for further evaluation.
- 6. In the glove box of every U-M vehicle is a Driver's Report of Vehicle Damage or public incident form and it is also available on our website at <a href="www.pts.umich.edu">www.pts.umich.edu</a> under Forms as Driver Report of Vehicle Damage.
- 7. Driver Report of Vehicle Damage needs to be completed in its entirety and submitted to Fleet Services within 48 hours of the incident.
- 8. Garage Services will process the Driver Report of Vehicle Damage and make arrangements for the repair of the U-M vehicle.
- 9. If a loaner vehicle is needed while the vehicle is being repaired, contact Fleet Services to arrange for a loaner at (734) 764-2485. A loaner vehicle will not be provided until a Driver Report of Vehicle Damage is on file with Garage Services.
- 10. Once the vehicle is repaired, a claim will be filed with Risk Management for all repair costs.
- 11. Risk Management will determine if the driver is at fault in the incident and process the \$1000 insurance deductible to the using department if necessary.
- 12. Failure to report damage to U-M vehicles and/or submit a vehicle damage report will result in billing the entire cost of the repair to the using department.