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 www.pps.umich.edu 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.