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**Objective**

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Outline the policy regarding insurance coverage on University of Michigan (U-M) vehicles.

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**Policy**

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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.
3. U-M vehicles owned and leased through Fleet Service included insurance coverage as part of the monthly lease rates.
4. U-M vehicles owned by the using departments and registered with Fleet Services are billed yearly for insurance coverage through Risk Management.
5. U-M vehicles owned by the using department and not registered with Fleet Service are responsible for acquiring insurance coverage through Risk Management.
6. U-M is self insured and carries personal protection, residual liability and property protection insurance on all vehicles. For more information on insurance coverage, <http://www.umich.edu/~riskmgmt/autocov.html> or contact Risk Management at (734) 764-2200.
7. Fleet Services processes all insurance claims for U-M leased vehicles.
8. Using departments are liable for the insurance deductible for each incident on U-M vehicles if the operator is at fault in the incident. The insurance deductible is \$1000 per incident and will be billed to the using department by Risk Management.
9. A current copy of the insurance certificate is available at Fleet Services.