



Policy 01:060 – Liability Insurance

The University of Montevallo, as an instrumentality of the State of Alabama, may not be an involuntary defendant in any State court. Claims may be made against the University through the State Board of Adjustment.

The University carries comprehensive general liability insurance for trustees, officers, faculty and staff. This coverage provides insurance protection in accordance with the terms and conditions of the policy for liability resulting from events occurring during the performance of job-related duties for the University. Directors and Officers liability coverage provides the Board of Trustees, officers, faculty, and staff with protection in accordance with the terms and conditions of the policy for liability resulting from wrongful acts by an insured in the performance of job-related duties for the University.

The University carries international commercial general liability coverage in accordance with the terms and conditions of the policy for persons authorized to act on behalf of the University while traveling outside the United States on University approved business, including an approved study tour. This plan covers the University. Coverage for bodily injury or personal property of any participant of the trip is the responsibility of the participant.

The University also carries automobile liability coverage, which extends to the Board of Trustees, faculty, staff, students, and volunteers for protection in accordance with the terms and conditions of the policy while driving a University-owned vehicle on University approved business. The plan also provides non-owned secondary liability coverage for individuals when driving personal vehicles on University approved business. Employees should obey all traffic laws and exercise safety precautions when traveling on University business regardless of the mode of transportation or ownership of the vehicle in which the travel is conducted.

When driving a personal, privately owned automobile on University business, it is important to note that the insurance maintained by the University, both liability and physical damage (comprehensive and collision) shall be secondary to the coverage applicable by the insured of the privately-owned automobile. Accordingly, adequate primary insurance (comprehensive and collision) should be maintained by the owner of the privately owned automobile used for University travel. Personal automobiles used for University travel should meet or exceed all legal and industry standards for safety.

This policy does not expand or extend the scope of coverage provided by any insurance policies maintained by the University, nor does it cover specific safety requirements and procedures for University travel. Detailed information pertaining to insurance coverages and the University's Driver-Safety Program is maintained by the Director of Human Resources and Risk Management.

Approved 2/1999

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