

Vehicle Accidents – What a Unit Needs to Do

Contents

Personally Owned Vehicles (Titled to an Individual)	1
University Auto Accident Kit	1
Towing and Glass	2
Owned Vehicle Accident	3
Rented Auto Accident	4

If you have questions, please contact:

risk@uidaho.edu

(208) 885-7177

Personally Owned Vehicles (Titled to an Individual)

- Auto claims are adjusted on the basis of the ownership (title) of the vehicle. Vehicles owned by the university are adjusted by State of Idaho Claims. Vehicles owned by individuals are adjusted by your Personal Auto insurance company.
- NOTE: There is no coverage for liability arising from the use of a personally owned vehicle. Liability coverage is for bodily injury or property damage done to other vehicles by your personally owned vehicle. There is no coverage for physical damage to your personally owned vehicle (comprehensive and collision).
- If you are on university business in your personally owned vehicle, and are involved in an accident (particularly if injuries are involved), please report the incident.
- University employees injured in an auto accident, while traveling for university business, are eligible for Workers Compensation.

University Auto Accident Kit

- Know before you go. Please review the university auto accident kit prior to travel, so that you are aware of what you need to do if an accident occurs. Use the form to help you collect all needed information after the accident occurs. All university owned vehicles should have the accident kit in the glove box. If you are renting a vehicle, download a copy and take it with you on your travels.
- The University Auto Accident Form is found in the University Auto Accident Kit. The University Auto Accident Kit is located on Risk's webpage at <http://www.uidaho.edu/infrastructure/pss/risk-management>
 - On right, Forms
 - Click on University Auto Accident Kit.
 - It is important for processing the claim, that the Form be completed fully.
 - Here's how to use the electronic documents that make up the Auto Accident kit.

Form	Print out	Use of form
University Auto Accident Form Fold into tri fold brochure	DOUBLE SIDED	<ul style="list-style-type: none"> • Front cover – Evidence of Coverage to show to police • Use form to report accidents to UI Risk at risk@uidaho.edu
State of Idaho Citizen Claim Procedure Tuck this page into the brochure	Single sided	Give this to the other party involved in an accident. This form gives directions to other party on how to submit their claim to State of Idaho.

Towing and Glass

Towing and glass can be included in your repair estimates. Please note that if you ONLY have towing or ONLY have glass charges, and these charges are LESS THAN THE \$ 1,000 DEDUCTIBLE, then these towing and glass charges can't be submitted to State of Idaho. Any expenses less than the \$1,000 deductible must be paid by the unit, and there will be no recovery through State of Idaho.

Owned Vehicle Accident

You will need to report the incident within 24 hours and provide the following: a University Auto Accident Form with complete information on all parties involved (name, address, phone, describe any injuries, and vehicle information, including license plate, make and model and what was damaged); two estimates for the repair (can submit after the incident report); and a copy of the UI vehicle operator's driver's qualification documents (can submit after the incident report) Below is information on each item needed, and what you can expect during the processing of your claim. Specifics of an auto accident may require different and/or additional information. UI Risk will instruct you if that is the case. **Auto claims can usually be completed within 30 days. If the unit doesn't respond promptly to requests for information from UI Risk, the claim can be closed without payment to the unit. Please respond promptly.**

Owned Auto Accidents – including towing and glass - What a Unit Needs to Do

1. *Auto accident form and driver qualifications.*

- Units must call UI Risk at 885-7177 to report accidents that involve injuries and then email the University Auto Accident Form. Units must submit claims to UI Risk Management by emailing the University Auto Accident Form to risk@uidaho.edu within 24 hours of the accident. **Submitting the University Auto Accident Form with incomplete information will increase the amount of time it takes to process your claim and jeopardize the payment to your unit. See information on page 1 on where to find the University Auto Accident form.**
- When you submit the auto accident form, include information about the driver's qualification. Please send risk@uidaho.edu a copy of the driver's qualification documents – the operator's driver's record check, signed vehicle use agreement and certificate for the drivers training.
- University of Idaho participates in the risk and insurance program of the State of Idaho. Once received at UI Risk, your auto accident form is forwarded by UI Risk to State of Idaho Claims.

2. *Third Party (Other Motorists) Claim Notification.*

In the University Auto Accident Kit, you will find a "green" form titled "Citizens Claim Procedure." You can give this to the third party (other motorists). DO NOT give the other motorists the Auto Accident form with your report of the accident. Based on the information you supply in the Auto Accident form, UI Risk will send to the other party who was involved in the accident a letter on how to present a claim against the State of Idaho. Please refer all communications from the other party or their insurer to UI Risk. Do not express fault. Ask the other party to contact UI Risk.

3. *UI Employee Injuries.*

UI employees injured while operating a vehicle for employment purposes should seek medical treatment. The unit or the employee will be asked to complete an [Accident Incident Report](#) to begin a workers compensation claim. Completion of an [Accident Incident Report](#) is in addition to the University Auto Accident Form. UI Risk will share the University Auto Accident Form with Environmental Health and Safety in the case of a serious accident or when there is a report of injury to a UI employee.

4. *UI Risk Communications.*

UI Risk will communicate with you on what is needed for your claim by emailing the loss tracking worksheet. Scroll down to the highlighted information for what is needed from you, or your unit, to continue processing your claim. Promptly send the needed information to risk@uidaho.edu.

5. *Estimates and Deductible.*

Within two weeks of the accident, units will send to risk@uidaho.edu two estimates from auto repair companies for the repair of their vehicle and the driver's qualification documents for the person that was operating the vehicle at the time of the accident. Auto coverage has a \$1,000 deductible for owned vehicles. Claims are paid on a reimbursement basis. Unit will pay for the repairs, and be reimbursed for the expense minus the deductible.

Towing charges may be submitted with your auto accident claim. Glass damage may be submitted with your auto accident claim.

UI Risk will send the estimates over the deductible to the State's adjustor for review and authorization. UI Risk will let you know when authorization has been obtained and the repair work can take place.

If the repair expense (including towing and glass) is under the \$1,000.00 deductible, you would pay for it with your normal procurement processes and simply notify risk@uidaho.edu of the amount of the repair. UI Risk will close out the claim file without payment as it is under the deductible.

6. *Claim Repair Authorization and Supplemental.*

After you submit the estimates, UI Risk will work with the State of Idaho to get authorization for your repairs. DO NOT start the repairs until you receive the State of Idaho letter of authorization from UI Risk. UI Risk works with the assigned State of Idaho claims adjustor to review the submitted estimates and receive an authorization for the repairs to the auto repair shop with the lowest of the two estimates. The adjustor will issue a supplemental letter that must be given to the repair shop when the repair is started. The letter informs the repair shop that any repairs above their estimate must be preauthorized by the adjustor. UI Risk will notify you of the authorization to repair and provide you with the repair shop supplemental letter. You will schedule the repair, drop off the vehicle and provide the repair shop with the supplemental letter. If preauthorization for supplemental repairs is not obtained, the increase cost will not be part of the claim and can become a unit expense. Repairs should be made within 30 days of receiving the repair authorization.

7. *Paying for Repair.*

You or your unit will pick up and pay for the repair expense which should be equal to the estimate that was provided. You will need to obtain a zero balance invoice for the repair and provide this documentation as well as the index number and payment document number used to risk@uidaho.edu.

8. *Reimbursement for Repair.*

UI Risk will email our fiscal office, and cc you, to request that reimbursement be moved to the index number and payment document number used to pay for the repairs. The reimbursement will be the total amount of the repair minus the \$1,000 deductible. When the fiscal office transfer is completed, the claim will be closed.

Questions regarding claims should be directed to risk@uidaho.edu. Your Risk team is happy to help.

Rented Auto Accident

Know before you go:

- Please review the university auto accident kit prior to travel, so that you are aware of what you need to do if an accident occurs. Use the form to help you collect all needed information after the accident occurs. All university owned vehicles should have the accident kit in the glove box. If you are renting a vehicle, download a copy and take it with you on your travels.
- Make sure the vehicle is rented under the State of Idaho contracts. If not rented under the State contracts ("off contract"), the deductible increases to \$ 2,500 per occurrence.

You will need to report the incident within 24 hours and provide the following: a University Auto Accident Form with complete information on all parties involved (name, address, phone, describe any injuries, and vehicle information, including license plate, make and model and what was damaged); rental agreement, and a copy of the UI vehicle operator's driver's qualification documents (can submit after the incident report) Below is information on each item needed, and what you can expect during the processing of your claim. Specifics of an auto accident may require different and/or additional information. UI Risk will instruct you if that is the case. **Auto claims can usually be completed within 30 days. If the unit doesn't respond promptly to requests for information from UI Risk, the claim can be closed without payment to the unit. Please respond promptly.**

Rental Auto Claims – What a Unit Needs to Do

1. *Claim Notice.*

Units must call UI Risk Management at 885-7177 to report accidents that involve injuries and email the University Auto Accident form UI Risk. Units must submit claims to UI Risk Management by emailing the University Auto Accident form to risk@uidaho.edu within 24 hours of the accident. On the University Auto Accident form, document if the rental was made through the Travel Services, [Transportation](#) website. If you did not use UI/State rental agreements, then please see notes below for “off contract” rentals (9).

2. When you submit the auto accident form, include:

- A copy of the rental agreement
- Information about the driver’s qualification. Please send to risk@uidaho.edu a copy of the driver’s qualification documents – the operator’s driver’s record check, signed vehicle use agreement and certificate for the drivers training.

3. University of Idaho participates in the risk and insurance program of the State of Idaho. Once received at UI Risk, your auto accident form is forwarded by UI Risk to State of Idaho Claims.

4. **Submitting the University Auto Accident Form with incomplete information will increase the amount of time it takes to process your claim and jeopardize the payment to your unit. See information on page 1 on where to find the University Auto Accident form.**

5. *UI Employee Injuries.*

UI employees injured while operating a vehicle for employment purposes should seek medical treatment if needed. The unit or the employee will be asked to complete an [Accident Incident Report](#) to begin a workers compensation claim. Completion of an [Accident Incident Report](#) is in addition to the University Auto Accident form. Risk will share the University Auto Accident form with Environmental Health and Safety in the case of a serious accident or when there is a report of injury to a UI employee.

6. *Vehicle Rental Agency Notification.*

Driver must notify the vehicle rental agency of the damage to the rental vehicle. Provide the rental agency UI Risk’s contact information.

7. *Third Party (Other Motorists) Claim Notification.*

In the University Auto Accident Kit, you will find a “green” form titled “Citizens Claim Procedure.” You can give this to the third party (other motorists). DO NOT give the other motorists the Auto Accident form with your report of the accident. Based on the information you supply in the Auto Accident form, UI Risk will send to the other party who was involved in the accident a letter on how to present a claim against the State of Idaho. Please refer all communications from the other party or their insurer to UI Risk. Do not express fault. Ask the other party to contact UI Risk.

8. *Use of UI / State of Idaho Contract for Rentals.*

By using the UI contract from the Travel Services webpage, [Transportation](#) when the rental is arranged for, you will save considerable time and money as coverage for accidents is included in the rental. You will not need to supply estimates, there is no deductible expense to your unit and it will not affect the driver’s insurance claims history. Please send a copy of the rental agreement to risk@uidaho.edu when processing a claim.

9. *Rentals Off UI Contract – special notes*

- a) If for some reason you cannot use the UI/State contracts (not available where you need to rent / vehicle type not available), then your unit can rent “off contract.” However, please note this affects the deductible your unit will pay.
- b) If you aren’t using the UI / State rental contracts, you MUST obtain prior authorization from UI Risk. Keep a copy of the authorization from UI Risk. If an accident occurs, you must submit the authorization with your auto accident form. **If you have obtained pre-authorization, your unit will have a \$ 1,000 deductible.**
- c) **If you DON’T have authorization to rent off-contract, your unit will have a \$ 2,500 deductible.**
- d) During the claim processing, when requested by UI Risk, you will arrange for payment at the unit’s expense of the deductible to the rental agency. UI Risk will provide you with the supporting documentation need for the payment.

e) - P-Card use. Card holders who rented the vehicle using their P-Card and are in the vehicle at the time of the accident may have some coverage through their P-Card. Card holder should call the number on the back of the card to notify the company of the accident and to inquire about coverage for the expense through the card. See [Purchasing Card](#) for details regarding coverage. Notify UI Risk when submitting University Auto Accident form that claim is covered through the P-Card. If coverage is not available for the P-Card, you can submit through UI Risk and pay a \$ 2,500 deductible.

Please refer to the table below:

Type of rental	Submit claim to:	Unit deductible
Off-contract (not State contract) rentals, WITH prior authorization from UI Risk When submitting claim include: <ul style="list-style-type: none"> • Copy of rental agreement • UI Risk authorization for off-contract • Driver qualification information 	UI Risk	\$ 1,000
Off contract, WITHOUT prior authorization from UI Risk When submitting claim include: <ul style="list-style-type: none"> • Copy of rental agreement • Driver qualification information 	UI Risk	\$ 2,500
P Card rentals If submitting to UI Risk include: <ul style="list-style-type: none"> • Copy of rental agreement • Driver qualification information 	P Card company and notify UI Risk	Depends on P card coverage If submitted to State, \$2,500

Questions regarding claims should be directed to risk@uidaho.edu. Your Risk team is happy to help.