INSURANCE COVERAGE OF VARIOUS TRANSPORTATION OPTIONS WHILE ON UNIVERSITY BUSINESS

Reserving a University Vehicle through Physical Plant:
University’s insurance provides coverage (up to limits of the policy) for all occupants listed on Form 1.

Driving a Private Vehicle:
The individual driver’s insurance is primary. The University’s insurance is secondary.

Renting a Vehicle NOT through Physical Plant (ie. a different rental company):
The University’s name may NOT be used. An individual is renting strictly in his/her own name. The individual must pay out of his/her own pocket. But the University may reimburse the individual later.

Insurance coverage would be solely from the individual driver’s policy – the University does not provide secondary coverage

If an individual is doing this, STRONGLY urge them to buy the extra collision coverage.

***This method of obtaining a vehicle is NOT encouraged by Purdue University***