A. PURPOSE

This vehicle use policy has been established to provide information and guidelines to employees and students regarding responsibilities for the safe operation of university insured vehicles. Employees and students who are authorized to drive on behalf of Xavier University will receive a copy of this policy to review and use as a reference.

B. DEFINITION

A university insured vehicle is defined as owned, rented or leased in the name of Xavier University. This includes courtesy or trade out vehicles specifically assigned to the university.

C. DRIVER REQUIREMENTS

1. Possess a valid driver’s license for the state in which you reside.
2. Must be at least 21 years of age and have a driving record deemed acceptable by the university’s insurance carrier.
3. Submit driver’s license information by completing the authorization form (online form or paper copy).
4. Agree to university driving policies stated in Vehicle Use and Driver Responsibilities Policy.
5. Complete additional mandatory requirements if driving a 12 or 15 passenger van, stated in Mandatory Van Driver Safety Training Policy.

Drivers should be conscientious and courteous drivers and understand the importance of driving safely. Drivers should conduct themselves in a professional manner as representatives of Xavier University and honestly report any accident or damage that may occur involving a vehicle under their care and control. Drivers will be evaluated on an ongoing basis to assure they maintain a safe driving record. Any changes to the status of the driver’s license must be reported immediately through the supervisor to the Risk Management office.
D. DRIVER AUTHORIZATION
To obtain authorization to drive a university insured vehicle:
  · Submit a vehicle use authorization form online. This is the preferred method.

OR you may use the vehicle use/driver authorization card:
  · Obtain a vehicle use/driver authorization card from Risk Management, Flynn Hall, ML 7211.
  · Initial on the card that you have read the Vehicle Use and Driver Responsibilities document in its entirety.
  · Complete the authorization card and sign your name.
  · Obtain authorizing signature from your supervisor or advisor.
  · Submit the card to Risk Management with a copy of your driver’s license.
  · Driver license information is forwarded to the university’s insurance carrier to obtain a Motor Vehicle Report (MVR).

We request three (3) days to complete the process. Please do not rely on immediate authorization.

After the three-day period, unless you are informed otherwise, you may assume that you are authorized to drive a university insured vehicle. For those instances when driver authorization is not granted, the authorizing supervisor named on the form will be notified by Risk Management. If you are uncertain of your authorization, after the three day period you may call the Risk Management office to check on the status of your request.

If you wish to drive a van, please inquire about defensive driving training specifically required for use of a 12 or 15 passenger van. Anyone who will drive a university insured van is required to attend a training session including on-road driving time.

Students: MVR reports for students will be obtained and reviewed by the university’s insurance carrier. Authorization is granted for one academic calendar year. Renewal of driving privileges is not automatic – a vehicle use authorization card must be submitted each academic year. Driver authorization does not mean trip approval; please follow your club or organization’s guidelines for trip approval.

Employees: MVR reports for employees will be obtained and reviewed annually by the university’s insurance carrier. The agency may also choose to perform random MVR checks at any time. Driver information must be updated at driver license expiration date. This means a vehicle use authorization card does not need to be submitted each year.

A list of authorized drivers is sent to the university’s automobile insurer on an ongoing basis. If it is determined that an individual has a poor driving record, he or she will be notified and may be monitored and/or suspended from driving university vehicles. The university reserves the right to request an MVR at any time. If the MVR reveals that a driver does not meet the acceptable guidelines, that driver will no longer be permitted to drive university vehicles. Records of authorized drivers will be retained in the Risk Management office. The university’s automobile insurer retains the right to monitor or refuse to insure an individual driver. Should the automobile insurer decline coverage of any driver, that driver will not be authorized to drive a university insured vehicle. Unacceptable driving records will revoke driving privileges.

If a driver will be driving a vehicle weighing more than 26,000 pounds, or designed to transport more than 15 persons (including driver), he/she must have a valid Commercial Drivers License.

E. SUPERVISOR’S RESPONSIBILITY
It is essential for those faculty and staff members who are charged with supervising student and/or employee drivers to take an active role in assuring the safe operation of motor vehicles. Supervisors are in the best position to observe and correct inappropriate or unsafe behavior. Any report of unsafe operation of a vehicle received by Risk Management will be communicated directly to the supervisor, department head or vice president of the area involved. Supervisors should be aware of all trips taken and driving assignments made. Supervisors are responsible for assuring that vehicle use authorization cards are completed properly with signature. Supervisors are also responsible for reporting accidents.
F. USE OF UNIVERSITY INSURED VEHICLES

Assigned Vehicles (purchased, long term leased, courtesy)
Cooperation from individuals and departments with assigned vehicles is expected so that vehicles are properly scheduled with the insurance carrier. A vehicle change form must be completed and submitted to Risk Management whenever a vehicle is acquired (purchase, long term lease, or courtesy) AND whenever a vehicle should be removed from insurance coverage. A good rule of thumb to use for determining if a leased vehicle should be scheduled: short term is a three or four day rental with anything longer considered a long term lease.

Vans / Motor Coaches -- see 12 and 15 Passenger Van Driver Policy on Risk Mgmt website
Students and employees who drive a university insured 12 or 15 passenger van are required to participate in a van defensive driver course which includes on-road driving offered through the office of Risk Management. The schedule of training sessions will be announced on the portal and be posted on the Risk Management website.

Recent studies by The National Traffic Safety Administration indicate that 15 passenger vans have an increased propensity to roll over as the number of passengers or load increases. Vans can be very dangerous, especially when operated by inexperienced or careless drivers.

Some general guidelines to consider when driving a van:
- The number of occupants in a 12 passenger van should not exceed eight (8).
- The number of occupants in a 15 passenger van should not exceed ten (10).
- Whenever driving a van, please maintain extra vigilance.
- Vans, when loaded with cargo or passengers, are much heavier than passenger cars. Thus, acceleration and braking times are increased considerably.
- When loading a van, be sure to distribute weight evenly side to side and front to back, as this will greatly affect the vehicle's handling.
- Visibility in vans is also restricted and drivers should take caution and seek assistance when backing, changing lanes, and turning.
- The height of most vans is also much greater than that of most passenger vehicles and should be considered when entering low-clearance garages and similar structures.
- Because vans are tall, their center of gravity causes them to be unstable in sharp turns at moderate speed. Use extreme caution when making quick or sharp turns.

Short Term Rental Vehicles
Short term rental vehicles must be rented under the name of Xavier University. The rental agency may require the driver's name to be on the rental agreement. In this case, after your name write "for Xavier University."

Prior to leaving the rental agency, a physical inspection of the rental vehicle should be made, noting any defects on the rental agreement and confirmed by the rental agency. A final inspection should be conducted upon return of the rental vehicle. Charges made by the rental agency for pre-existing damage that was not noted by Xavier's authorized driver renting the vehicle will be the responsibility of the driver.

For domestic rentals, decline to purchase the comprehensive and collision liability coverage offered by the rental agency. The university carries full automobile liability insurance coverage including for rented cars. It is not necessary to specifically schedule short term rentals with the insurance carrier to qualify for this coverage. University insurance is only available on vehicles used for approved university functions/business. Some credit card companies also provide vehicle insurance coverage when renting a vehicle and paying with the credit card. However, the insurance coverage is only effective when the cardholder is driving the vehicle.

For international rentals, purchasing the liability coverage offered by the rental agency is recommended.

All incidents involving rental vehicles should be reported promptly to the rental agency and to Risk Management.
**Bus or Motor Coach Rental**
Motor coach common carriers must maintain commercial automobile liability insurance and provide a Certificate of Insurance as evidence of coverage. Xavier University should be named as additional insured. A copy of the Certificate should be sent to the Risk Management office.

**Maintenance**
Maintenance of a vehicle is the responsibility of the assigned individual or department.

**G. VEHICLE INSURANCE**
Xavier University maintains extensive business automobile insurance coverage for university insured vehicles. This coverage includes liability, physical damage and uninsured motorist. All authorized drivers are covered. The university’s automobile insurer reserves the right to remove any driver from coverage based on their MVR. Specific information regarding insurance coverage is available in the Risk Management office.

**H. AUTOMOBILE LIABILITY INSURANCE I.D. CARD**
All university owned vehicles should carry an automobile liability insurance identification card indicating proof of insurance. Each year the cards are distributed by the Risk Management office upon renewal of the policies in July. Please place this card in the vehicle’s glove box. Additional identification cards are available in the Risk Management office for rental or leased vehicles.

**I. USE OF PERSONAL VEHICLES**
Personal vehicles may be used at the employee’s option and at their own risk and must be insured by the owner. The owner’s automobile liability insurance is the primary coverage, with the university’s policy responding as an excess layer. There is no physical damage (collision and comprehensive) coverage through the university on a personal vehicle, even those operated for university business.

Xavier employees who drive their own vehicles and who receive mileage reimbursement must provide proof of insurance coverage annually to the Risk Management office. Limits of liability shall be in accordance with state and/or university requirements. The university recommends that the owner carry $100,000 bodily injury liability, subject to $300,000 limit per occurrence, and $100,000 physical damage liability coverage. Physical damage (collision and comprehensive) limits and deductible are at the discretion of the owner.

Students driving their own vehicles to scheduled events or practices are entirely dependent upon their personal insurance.

**J. SAFETY ISSUES**
*Alcohol and Drug Use*
No alcoholic beverages, illegal drugs, or controlled substances are to be used or consumed by the driver or any passenger at any time while operating or riding in a university insured vehicle.

*Seat Belt Use*
Use of seat belts is required for all persons occupying the vehicle. It is the driver's responsibility to ensure that all persons are properly secured before the vehicle is put in motion.

*Driving Time*
Drivers should be well rested. Additional qualified drivers should be available for lengthy trips. Periods of uninterrupted driving should not exceed 3 hours, separated by rest breaks, and driving time should not exceed more than 10 hours per day. No driving between 1:00am to 5:00am. Combination work/driving time should not exceed 14 hours in any one 24 hour period.

*Cell Phone Use*
Drivers are to refrain from any use of cell phones or other personal devices when the vehicle is in motion.

*Traffic Laws*
Driver must operate the vehicle in accordance with all traffic laws, ordinances and regulations. Any fines resulting from violations are the responsibility of the driver and not the university.
Driver Training
Please contact Risk Management for information on defensive driving training. It is university policy that any driver of a 12 or 15 passenger van attend a van driver safety training including on-road driving time.

Safe Operation
All authorized drivers are expected to operate vehicles safely and with great care. Especially when transporting passengers, the driver must make a concerted effort to provide for the safety and well being of those aboard. When weather conditions and road hazards require special attention, ask your passengers to help you by being quiet and observant. If a driver is found to have committed any unsafe acts while driving, disciplinary action may be initiated. Intentional reckless or unsafe driving will not be tolerated.

Smoking
Smoking is not permitted in university owned, leased, or rented vehicles.

Hazardous Materials
Hazardous materials should not be transported in university insured vehicles unless approved by the university.

K. ACCIDENT PROCEDURES
Each on-campus accident involving a university insured vehicle, however minor, must be reported to Campus Police immediately. Each off-campus accident must be reported to the proper police jurisdiction as soon as it occurs. Campus Police may be called for assistance. In all cases, each accident must be reported to the Risk Management office, Flynn Hall, phone (513) 745-2090, within 24 hours. The Risk Management office will accept responsibility for notification to the university’s insurance agency.

Do not hesitate to call the police. They will usually respond even if the accident involves only property damage. While the police may not make a determination of responsibility, they will at least document the obvious facts, which will be of help. If you have questions or are not sure what to do, please contact the Risk Management office.

The police will ask for evidence of liability insurance. This information can be found on the auto liability insurance identification card which should be located in the glove box of every university insured vehicle. If you or the occupants of your vehicle sustain injury, however minor, please have an examination by university health services, a personal physician, or at the emergency room of a nearby hospital. However responsible you may feel for the accident, do not admit to liability. The university’s insurance carrier and/or the other party’s insurance company will likely assign a claims adjustor, coordinated through the Risk Management office.

The driver will be held personally responsible for all costs of the accident if the driver is found to be operating the vehicle in a reckless manner due to the use of alcohol, illegal drugs, and/or controlled substances. The university has the right to require drug/alcohol testing in the event of an accident caused by an employee or student.

L. DISCIPLINE
Failure to adhere to the Vehicle Use and Driver Responsibilities Policy may result in disciplinary action, and employees or students will be referred to the office of Human Resources or to the Dean of Students, respectively.

M. AMENDMENTS
This policy is subject to change as deemed appropriate by XU. Notice of changes to this policy will be posted on the Risk Management website. XU will strive to provide this notice of changes within a reasonable time after the changes have been made.

N. EFFECTIVE DATE
The official version of this policy is located on the Xavier University Risk Management website www.xavier.edu/insurance and became effective July 10, 1995, revised as noted.