**Travel Insurance and Liability Summary**

**for ASUM Recognized Student Groups**

**Personal Injury**

Coverage for injuries sustained during travel while participating in ASUM recognized activities are the responsibility of the student through their personal health insurance

**Injury to a Passenger in a University Vehicle**

University employees injured in a vehicular accident while traveling for University business in a University owned or rented vehicle are covered by the University’s Work Comp policy. Students are not covered unless they are employees. UM’s self-insured policy through the State does not provide medical pay coverage for the students. Students must carry their own health care coverage in case of an injury.

**Damages to a Vehicle You Hit (liability)**

When driving a personal vehicle, your personal auto insurance is primary. Drivers must maintain no less than the minimal vehicle insurance coverage under Montana State law on their vehicles. When driving a University owned vehicle for student group business, the University’s self-insured auto coverage through the State applies. This policy covers tort claims for damages arising from a student driving on official student group business (i.e. a Request for Authorization to Travel – RAT – must be filled out and signed).

**Damage to Your Car**

The University policy does not cover physical damage to personal vehicles, even if students are driving on University/student group business. Drivers must maintain no less than the minimal vehicle insurance coverage under Montana State law on their vehicles.

**Damage to University Vehicles**

University motor pool vehicles have collision coverage. Just be aware, student groups renting vehicles from the University motor pool will be responsible for a $250 deductible for any damages incurred in an accident, A [State Report of Incident](http://rmtd.mt.gov/claims/reportincidentform.asp) must be completed signed and turned in the Risk Management.

**Damage to Rental Cars**

When securing outside rentals, Enterprise/National and Hertz are the agencies the University has Term Contracts with. Free collision damage insurance and free vehicle liability coverage are offered under these contracts, Correct account numbers, PINS or corporate discount numbers must be used for coverage to be in place. These can be found at the following link: <http://rmtd.mt.gov/insurance/autofreesummary> If not renting under the state’s term contract (WSCA) a written justification must be provided with your travel paperwork.

**Loss of Personal Property during Travel**

The University does not cover personal property if it is lost or stolen during travel whether it is in a University owned vehicle or your personal vehicle.

**Confused, questions, or need more information – Contact Kathy Krebsbach 243-2700 or** **Kathy.Krebsbach@mso.umt.edu****.**