



The UNIVERSITY of OKLAHOMA
Health Sciences Center
Office of Enterprise Risk Management

MEMORANDUM

TO: Business Managers, Deans of Finance and Financial Services

FROM: The Office of Enterprise Risk Management

RE: Motor Vehicle Insurance & International Travel Information for OUHSC Employees

DATE: October 14, 2015

Throughout the year, the OUHSC Office of Enterprise Risk Management (“ERM”) receives diverse questions regarding travel related to University business. This memorandum is provided in an effort to keep faculty and staff informed about common questions and concerns, and hopefully raise awareness related to these areas and of the resources available through ERM.

1. Using Personal Vehicles for University Business

ERM recommends that in any situation in which an OUHSC employee is traveling on University business, the employee utilizes a University owned vehicle whenever possible, as both liability and collision coverage are provided.

The State does not cover damage to an employee’s personal vehicle, even if damaged while being used for University purposes, but only provides coverage for liability to third parties. If an employee plans to use a personal vehicle for University business, the employee must have personal automobile liability insurance in force at the time of use. It is strongly recommended that the employee contact their personal insurance carrier to determine coverage, if an employee has any questions or concerns regarding insurance coverage on his/her personal vehicle when driven on University business.

2. Using Rental Vehicles for University Business

When a University employee rents a vehicle within the United States, third party liability coverage is provided by the State. As a general rule, however, collision insurance is not provided, meaning any damage to the employee’s rental car is not automatically insured.



Damage to the rental car *is* covered by the State when renting a vehicle from Enterprise Rent-A-Car, as there is a State-wide agreement with that company, wherein collision coverage is provided in the cost of the rental. This means the employee need not select any additional coverage when completing the rental agreement, under the Enterprise contract.

When renting from any other company, however, OUHSC employees should elect the optional Loss Damage Waiver (“LDW”) or Collision Damage Waiver (“CDW”). The cost associated with this selection is reimbursable as part of the rental fee. In the absence of this selection, the employee could be subject to the damage being charged to the credit card securing the rental vehicle.

3. International Travel

OUHSC Faculty and Staff traveling internationally for their employment enjoy additional liability coverage* under a foreign general liability policy offered through the State’s Office of Risk Management. However, for the coverage to attach, ERM must notify the State Office of the employee’s travel prior to departure. ERM should be notified no later than 30 days prior to the employee’s date of departure. Please include in the email notification the employee’s name, OUHSC position, purpose of travel, dates and location of travel, and email this information to jennie-robison@ouhsc.edu. Please note there are policy limitations/exclusions for travel to certain countries with which the United States has trade or economic sanctions or where travel to a country poses a high level of risk.

*Employees should also be reminded that this is not health insurance, nor a substitute for their current health coverage.

If you have additional questions, please contact the ERM Office:

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