



*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: September 18, 2024

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Throughout the year, the OUHSC Office of Enterprise Risk Management ("ERM") receives many questions regarding travel related for University business. This memorandum is provided to keep faculty and staff informed about and raise awareness related to 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 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 for 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. **It is strongly recommended that the employees work with OUHSC Fleet Services to secure the Enterprise rental agreement as they will ensure collision coverage has been provided. If the employee rents a vehicle from Enterprise outside of OUHSC Fleet Services, it is important that they inform Enterprise that they are traveling on University of Oklahoma business and that the University is a State of Oklahoma entity to ensure they include the collision coverage as part of the rental agreement.**

When renting from any other company, however, OUHSC employees should elect the optional Loss Damage Waiver ("LOW") 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 responsible for damages charged to the credit card securing the rental vehicle.

### **3. International Travel\***

OUHSC Faculty and Staff traveling internationally in the course and scope of their employment enjoy additional liability coverage\*\* under a foreign general liability policy offered through the State of Oklahoma Office of Management and Enterprise Services (OMES), State Risk Management Department. ERM should be notified no later than **30 days prior to the employee's date of departure.** **To register travel visit [ou.edu/travel](http://ou.edu/travel). There you will find the Register International Travel link. Once travel has been registered you will be given a traveler ID to then use in Concur for booking the trip. After travel is registered you will receive an email from ERM notifying you of additional insurance information.** 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.

\*All travel must be approved in accordance with current University policies.

\*\*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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