

FGCU Automobile Use for University Business or University Sponsored Event Trip Guidelines

Florida Gulf Coast University provides through its various departments and offices opportunities for student and class field trips and university business related trips. A FGCU employee, agent, volunteer, or officer to facilitate and enhance the learning process and professional development taking place within and outside the university community usually conducts these trips.

Participation in these types of university sponsored event or university business trips shall be limited to members of the community, especially when using university owned vehicles or rental cars acquired thru state contract.

Moreover, FGCU employees when using personally-owned vehicles to conduct university business it is recommended to check with their insurance agent to determine if their coverage extends to using personally owned vehicle for business purposes.

While the university provides the opportunity for the use of university owned vehicles for visits to appropriate locations and facilities in the State of Florida FGCU employees, agents, volunteers, and officers are responsible for their own driving behavior and any resulting consequences.

- A. **Pre-trip Meeting for Travelers on University Sponsored Trip** -The organizer of a university sponsored event and in charge of the trip should hold a pre-trip planning meeting with all participants to discuss the planned itinerary, behavioral expectations, and transportation details.
- B. **Transportation** -The sponsoring University department shall prepare to arrange for transportation by chartered bus service, rental vehicles, regularly scheduled bus transportation service, university state vehicles, if necessary, personal vehicles.
 - a. Please adhere to these rules when using a vehicle.
 - i. Contract Chartered Bus Service or other Common Carrier (Airlines, Train, Bus) - The contracted company shall provide adequate insurance coverage for personal injury and property damage. Their insurance coverage limits shall meet university mandatory insurance limits as specified in university contract.
 - ii. Rental Vehicles - The State of Florida is under state contract with Avis/Budget Rental only.
 - 1. The following information is only applicable if renting from Avis/Budget:
 - i. The university employee renting from Avis/Budget shall be the employee driving vehicle unless specified otherwise on rental agreement as additional drivers. No student drivers allowed when not acting in the course and scope of conducting university business.
 - ii. The university discourages departments or FGCU employees, agents, volunteers, or officers from renting 15 passenger vans for university business or university sponsored events. There are 12 passenger vans available with Avis/Budget.
 - iii. FGCU employees, agents, volunteers, and officers are encouraged not to transport anyone, other than a university employee, unless proper documentation is given. Verification and a copy of such documentation can be in the form of parents' or students' vehicle insurance cards showing personal injury protection (PIP) coverage.

- iv. Avis/Budget offers many classes of vehicles. However, the state contract provides insurance coverage for 7 different vehicle classes from economy to standard SUV. If employee rents a vehicle that is a “premium or non-contract car rental” employee shall purchase collision damage waiver for premium or non-contract vehicle as well as additional liability waiver, if not covered by state contract and allowable by university travel guidelines.
- 2. The following information is applicable if renting from another rental agency other than Avis/Budget:
 - i. The university employee renting from another rental agency not under state contract it is strongly recommended that employee or department purchase collision loss damage waiver “CDW” and supplemental liability protection “SLP” for rental vehicle.
 - ii. Employees shall adhere to all terms of rental contract.
 - iii. The university discourages departments or FGCU employees, agents, volunteers, or officers from renting 15 passenger vans for university business or university sponsored events. There are 12 passenger vans available through Avis/Budget.
 - iv. Transporting persons to a university sponsored event, the same applies as above, as it relates to verifying and copying personal injury protection insurance documentation.
- 3. Bus Transportation Service - Regular scheduled transportation service providers (e.g., Lee County Transit or Red Coach Bus Service) are available for university business or university sponsored event trips.
 - i. Procurement Services has a contract with a Charter Bus Company should the need arise. Please contact the Director of Procurement Services megan@fgcu.edu for more information.
 - ii. Carpooling
- 4. Personal Vehicles - Using personal vehicles shall be on a voluntary basis; the owners/drivers must provide their own insurance coverage.
 - a. FGCU employees using their own vehicles, the university or State of Florida does not provide collision or comprehensive insurance coverage when driving their personal vehicles on university business or university sponsored events.
 - b. We suggest you contact your insurance carrier that insures your vehicle, and find out if you have business use coverage.
 - c. The Department of Financial Services, division of risk management offers the following casualty programs when a paid university employee travels and when in the scope and course of conducting university business:
 - i. General Liability limits of liability are \$200,000 each person, \$300,000 each occurrence.

- ii. Auto Liability limits of liability are general liability \$200,000 each person, \$300,000 each occurrence – personal injury \$10,000 each person, \$110,000 each occurrence.
 - iii. Workers’ Compensation limits of liability coverage A – compensation coverage is provided to comply with the applicable State Workers’ Compensation, Occupational Disease Laws and any rule promulgated thereunder, Coverage B - \$200,000 each person, \$300,000 each occurrence.
 - d. University students using their personal vehicle participating in university sponsored event, but it will be on a voluntary basis.
- 5. University-owned vehicle - only FGCU employees, agents, volunteers, or officers shall drive university vehicles.
 - a. A university vehicle driven during the course and scope of employment and/or university business shall not deviate or interrupt travel, unless reasonable and necessary (purchase gas, use restroom facilities, or purchasing breakfast, lunch, dinner).
 - b. The State of Florida covers liability only claims.
 - c. FGCU university vehicles have collision and comprehensive insurance, if requested by department head.
 - d. Injuries sustained by employee in accident shall contact AmeriSys at 1-800-455-2079, please visit FGCU Human Resources page for additional information
www.fgcu.edu/HR/workercomp.html
 - e. In case of an accident, the responding police officer will ask you for driver’s license, registration and proof of insurance. Please let them know that the vehicle you are driving is rented and that we are self-insured with the State of Florida. The State of Florida self-insured auto liability certificate number is AL-0195.

C. **Accident and Medical Insurance** - Faculty and staff members facilitating a field trip shall communicate to all student travelers that the university does not provide medical insurance. All student travelers shall be responsible for any medical costs they incur while participating in a field trip.

Definitions:

University sponsored event – an event supported and promoted by a university division whether it is student related, academically related, administratively related, or university foundation related.