

Risk Management FAQs

What if I am on ISU business while driving my own car and have an accident?

Insurance follows the car. Your personal policy pays. ISU's auto policy provides excess liability coverage over and above your liability coverage if necessary. It does not cover property damage.

Are there settlement situations where the departmental account might be charged back for damages resulting from a loss (such as a deductible)?

In the event of a collision or other damage involving a University owned or leased vehicle, the \$1,000 deductible will be charged back to the responsible department.

Can student workers drive university vehicles?

Students may drive University vehicles as part of their job function. However, they must first successfully complete the Driver Safety course, offered through United Educators, which can be located here. Additional restrictions may apply.

Who is required to take the skills road test through Sammer's Driving School?

Any ISU employee under the age of 25 years old is required to complete the road skills test. Please contact ISU-Travel@indstate.edu on how to schedule your road test.

How do I sign up for the Driver Safety Course?

United Educators' Driver Safety course is offered at no charge to faculty, staff, and student workers who need to drive University-owned, leased, or rented vehicles on University business. This course takes approximately one hour to complete and can be taken at your convenience.

Since the University does not provide 15-passenger vans, can I rent one for our field trip?

No. The University recognizes the increased liability involved with 15-passenger van rollover accidents and will NOT provide coverage for their use under any circumstances.

What is the deductible on property insurance?

ISU's property insurance has a \$100,000 deductible. (See Property Insurance page for exception.)

Why do we require a Certificate of Insurance from everyone who uses an ISU facility?

Universities nationwide require non-university affiliated groups to provide proof of insurance coverage. ISU requires a minimum \$1,000,000 general liability coverage naming Indiana State University/Board of Trustees as "additional insured." (Sample Certificate) ISU also requires non-university affiliated groups hosting an event involving minors on campus to provide a Certificate of Insurance showing proof of sexual molestation coverage (Sample Certificate). This protects the University from losses that do not involve University personnel.

If I bring my personal property, i.e. laptops, cell phones, iPads, stereo equipment, books, artwork, etc. to the office and it is stolen or damaged, is it covered by our insurance?

The University cannot insure personal property. Please take care to secure valuable items and check your homeowner's policy to see if it provides coverage.

If a student is injured on campus, are students insured?

Students are not insured through the University. Students should have their own health insurance or be covered under their parents' policy. If coverage is needed, the UAP Clinic – ISU Health Center can provide information on student health coverage at <http://www.indstate.edu/shc/>