

Fleet Services

Vehicle Insurance

Automobile insurance for University vehicles consists of two parts - auto liability (AL) insurance and auto physical damage (APD) insurance. Auto liability covers third parties (non-University personnel) should a University driver be responsible for damage to another vehicle or property or bodily injury. APD covers damage to University vehicles. The University of California is self-insured for both AL and APD.

Auto insurance premiums are based on claim experience and are adjusted annually. Each campus has different premiums due to varying claim experience.

The [cost of auto insurance](#) for vehicles rented from Fleet Services is included in the daily rate. For vehicles leased from Fleet, the monthly premium is passed through from the Office of the President (OP) to the customer. This is over and above the monthly lease rate.

Auto physical damage includes a deductible which Fleet Services will recharge to the department in the event of an accident. Accident forms are to be filled and turned in to Fleet Services out immediately following any incident.

Departments which own their vehicles outright (DCVs) are covered by auto liability (AL) when Fleet Services is informed that a vehicle has been purchased and is registered and licensed with the California Department of Motor Vehicles (DMV) by Fleet Services. For a DCV to receive APD coverage, the department must contact [Risk Management](#) and request coverage.

Policy and Procedure: Auto Insurance

- Business and Finance Bulletin — Automobile Self Insurance Program: [Bus 69](#)
- UCD Policy and Procedure — Auto Insurance: [PPM 370-25](#)