

**IMPORTANT ADVISORY for  
BARD FACULTY, STAFF, and STUDENTS re TRANSPORTING OTHERS in THEIR PERSONAL VEHICLES**

Faculty, staff, and students are **NOT** covered by Bard's insurance when transporting other members of the Bard community in their own vehicles, **even when traveling to activities that are college-sponsored.**

**New York state laws (not merely state insurance regulations) dictate that the OWNER of the vehicle's insurance coverage is PRIMARY and will be the first to respond.** So, for instance, if it's a faculty owned/operated vehicle, he or she must have enough coverage (a \$1 Million liability limit) to cover potential injuries to third parties (other vehicles) and also to cover injuries to its passengers. Most drivers do not have such extensive personal coverage.

This advisory is also highly relevant to students: students driving their own vehicles are very much 'on their own' because they are not employed by the College and there is no 'knowledge or permission' of the College needed.

**Bard Faculty, Students and Staff can defend against these risks by transporting students in a Bard vehicle operated by a certified Bard driver.**

To become a certified Bard driver one must:

**EITHER** attend the New York State approved six hour Point Reduction Defensive Driving course. Upon completion applicants must present their certificates, drivers' licenses and Authorization for Consumer Report to:

Jeff Smith, Manager of Transportation Services  
Office: Physical Plant 102  
E-mail: [transportation@bard.edu](mailto:transportation@bard.edu)  
Phone: 845-758-7625

Jeff sends out email notices of upcoming defensive driving classes at Bard and the schedule is on the Bard transportation website <http://blogs.bard.edu/transportation/>; select the link for Bard Drivers.

**OR** take an online version of the course: <http://www.idrivesafely.com/New-York/>. Upon completion of the course a certificate is generated that you can print and submit to the transportation department for approval.

Directions, forms and applications can all be found on the transportation website. Please note, however, that all applications must be made in person at the transportation office on campus.

**IMPORTANT NOTE:** The Bard Transportation Office has only a limited number of vehicles/drivers available at any given time. **Transportation staff urge you to make early reservations for important date-specific student trips.** This will be particularly necessary at times of peak demand, in the weeks following spring break, for instance.

**Faculty, staff, and students unable to schedule vehicles for their trips should refer to the next page for advice on using personal vehicles and insurance for college related activities.**

For any remaining questions they should consult Joe Ahern (contact information on next page).

**INFORMATION regarding USING YOUR PERSONAL VEHICLE for TRANSPORTING STUDENTS**  
(from our brokers at Maggs & Associates)

- When driving your own personal vehicle for ANY college business, event or activity, it is YOUR personal automobile policy which responds to an accident, according to New York State Law – NOT the College's auto policy.
- Check your personal auto policy for your "liability insurance limits" and decide if you are comfortable transporting others, knowing that if there is an accident this number will be the total amount paid by your insurer for ALL injuries?
- Remember that if you cause an accident, your injured passengers are going to make a claim against YOU, so if your liability insurance is not sufficient, you could face personal financial loss.

· **Recommended liability limits for all vehicle owners is a *minimum* of \$500,000 in New York State. \$1,000,000 limits are preferred.**

- Check the condition of your vehicle regularly. Brakes – Headlights – Tail Lights – Brake Lights – Windshield Wipers - Tires, Gasoline, Oil; Windshield, Mirrors – clean?
- Always make certain that everyone in your vehicle is wearing a seat belt.
- Avoid loud music and other distractions as much as possible.
- Never allow alcohol or drug use or known possession of open containers within your vehicle.

Joe Ahern, Risk Manager  
Preston 125  
Email: [ahern@bard.edu](mailto:ahern@bard.edu)  
Telephone: 845-758-7178

ja: 4.21.17