ADVISORY

USING PERSONAL VEHICLES FOR BARD BUSINESS

When driving your personal vehicle for ANY college business, event, or activity, it is the vehicle owner's personal automobile policy which responds to the accident -NOT the college's- according to New York State Law.

Per the NY Department of Financial Services, "New York State law requires that motorists carry a minimum amount of liability insurance of $25,000 for bodily injury to one person, $50,000 for bodily injury to all persons, and $10,000 for property damage in any one accident. Mandatory "no-fault" coverage of $50,000 is also required.

"Many motorists carry higher liability limits and additional personal injury protection beyond these minimum benefits required by law. The law also requires all auto insurance policies to provide uninsured motorists coverage (for bodily injury), subject to the same minimums.

"In addition, SUM (Supplementary Uninsured/Underinsured Motorists) coverage can also be purchased, in amounts up to the bodily injury liability limits of an insured's own policy. An insurer must offer SUM limits of $250,000 per person per accident and $500,000 per accident ($250,000/$500,000) if a person has bodily injury liability limits of that amount or higher. Insurers may offer higher SUM limits if they wish."

No matter who owns the vehicle, all drivers are required, by law, to know, understand, and abide by the laws and rules of the jurisdiction they are in, regardless of point of origin or issuing agency of their license.

Before you go:

- Check your personal auto policy for your Liability Insurance Limits.
- Check the condition of your vehicle regularly. Brakes, headlights, tail lights, windshield wipers, tires, gasoline, oil, windows, and mirrors should all be properly maintained.

On your trip:

- By law, the driver and all passengers must be wearing a seatbelt.
- Avoid loud music and other distractions as much as possible.
- Never allow alcohol use, drug use, or open containers within the vehicle.

Jennifer Brown
Controller/Risk Manager
Bard College

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