



Effective Date: June 2017

Responsible Official: Executive Director

2.2 Vehicle Accident Policy

Reason for the Policy:

To establish policy, procedure and safety guidelines for Green Mountain Higher Education Consortium employees who were involved in a vehicle accident while using Consortium owned, leased and rented vehicles or while using a personal vehicle on Consortium business.

Applicability of the Policy:

This policy applies to all Green Mountain Higher Education Consortium employees.

Accident Investigation Procedures:

GMHEC realizes some accidents are not preventable. Supervisors and drivers will be trained in post-accident procedures to secure the details of the accident and document the damage. Providing detailed facts of the accident will help our insurance carrier deter fraudulent third-party insurance schemes.

All drivers will be supplied with an accident claims kit, a pen and a disposable camera if employee does not own a smart phone.

When an Accident Occurs:

- If there are injuries, always call 911 and seek medical attention immediately, if necessary.
- Document all details of the accident:
 - o Date and time of incident
 - o Name and phone number of person reporting the incident
 - o Names, addresses and phone numbers of all parties involved
 - o Get insurance information from other parties involved
 - o If Medical treatment was given for what and by whom
 - o Location of accident
 - o Describe what happened and include:
 - Traffic flow
 - Speed limits
 - Stop lights/signs
 - Weather conditions
 - o Take pictures to document the extent of damage to all vehicles involved
- Notify local police and get a copy of the police report including name of police department and officer as well as information on any citation issued.
- In all claims situations, do not admit fault or liability. Do not sign a statement admitting responsibility for damages or injury.
- If leased or rented vehicle, notify the rental company immediately otherwise insurance coverage provided by rental company may be voided.

- Notify your supervisor immediately.
- Submit a written accident report including all of the information above, pictures, the police report, and any other information obtained within three days to your supervisor.

Claim Procedures:

- Besides the written accident report described above, submit estimates of the cost to repair the vehicle.
- Damage to a GMHEC-owned and long-term lease vehicles are subject to a \$1,000 deductible per occurrence. (Department to whom vehicle is assigned is responsible for deductible.)
- If short-term rental vehicle, and Department did not buy collision damage waiver from the rental company, the \$1,000 deductible applies. Otherwise, submit bill to rental company.
- If personal vehicle, the Consortium's insurance is always in excess over any personal automobile insurance carried by the employee, who uses their personal vehicle on Consortium business. Employees who use their personal vehicles for company business are required to carry adequate limits of liability, with a suggested minimum of \$300,000 for bodily injury and property damage.