

# **Carnegie Mellon University**

## **Protocol for Driver's License Verification, Defensive Driving Course and Automobile Insurance**

**Any University employee whose job classification or position description requires, as an essential job function, that he/she operate a motor vehicle on University business must submit to driver's license verification at the time of employment and periodically thereafter and must attend a defensive driving course at least once every three years. Such employees must possess and maintain a valid driver's license and any special driving certification required by the job classification or position description. Any such employee is also required to notify his/her immediate supervisor if his/her driver's license or required special driving certification is revoked or suspended before he/she may operate a vehicle on University business. Failure to comply with any of the foregoing will result in disciplinary action up to and including termination of employment.**

**All other employees and students who drive while carrying out University business (whether driving a personal, rental or University-owned vehicle) are strongly encouraged to attend defensive drivers training at least once every three years.**

**Any employee or student who is renting a vehicle for Carnegie Mellon business purposes who wishes to rent it jointly in the name of the University and obtain a financial responsibility card from the Office of Risk Management (thereby invoking the University's insurance coverage), must submit to driver's license verification.**

### **FAQ's**

#### **Why does the University follow this Protocol?**

The purpose of this Protocol is to promote the safety of University faculty, staff and students who operate motor vehicles while conducting University business and to promote the safety of others using the roadways.

#### **Why should I obtain a financial responsibility card from Risk Management and rent a vehicle jointly in the University's name?**

Automobile lease/rental agencies require renters to provide evidence of automobile liability insurance at the time of vehicle rental. A financial responsibility card, issued by the University to acceptable University vehicle operators will confirm coverage of the University's current automobile liability insurance coverage to the lease/rental company. The University's automobile insurance carrier requires the University to confirm the driver's license status of all employees and students who rent vehicles in the name of the University. By extending University automobile insurance coverage to drivers who have valid licenses, the University is

able to provide financial protection to employees who operate motor vehicles on behalf of the University by shifting the financial risks associated with such activity to the University. Employees who do not obtain a financial responsibility card may place their personal automobile insurance at *risk* even when operating a vehicle on University business.

### **What is taught in the Defensive Driving Course?**

The Defensive Driving Course is approximately two hours long. The course is sponsored by the National Safety Council and includes such common driving problems as making pre-trip inspections, driving in adverse conditions, differences between cars and vans, stopping distances, dealing with other drivers, city driving, highway driving, rural driving, safety belts, pedestrians, and collision reporting procedures. The course consists of classroom instruction only.

As a part of the course, you will be required to complete a Drivers' License Verification Authorization Form in order to confirm current status of your drivers' license. Currently, this two-hour course is offered once a month and must be attended in person.

### **How do I register for Defensive Driving Course?**

You may register for the Defensive Driving course online at the [University's Environmental Health and Safety](#) website. The Defensive Driving Course is offered once a month while classes are in session and occasionally during the summer depending on demand.

### **What is the procedure for renting a vehicle in the name of the University?**

The University's current automobile insurance carrier requires that a motor vehicle records report be conducted for all employees and students who rent vehicles jointly in the University's name and request a financial responsibility card evidencing coverage under the University's auto policy. The purpose of this report is to review your driving record and to verify that you hold a valid driver's license. To obtain a financial responsibility card, you must submit to a driver's license verification. Please contact the Office of Risk Management (8-9726) at least 48 hours prior to your departure to initiate a driver's license verification and to obtain a financial responsibility card.

When renting a vehicle, you should present your financial responsibility card to the rental company. The vehicle should be rented in the name of "Carnegie Mellon University – [your name]."

Vehicles rented for University business purposes for less than thirty (30) days are considered short-term rentals by the University's current automobile insurance carrier. Please contact the Office of Risk Management (x8-9726) if you plan to rent a vehicle for more than 30 days. Coverage of short-term rentals under the University's automobile insurance policy is subject to the following conditions:

- a. All drivers of rental vehicles must be over the age of twenty-one (21).

- b. Any vehicle that is rented and has a value over \$50,000 must be specifically scheduled with the Office of Risk Management prior to the start of the lease/rental agreement.
- c. Coverage under the University's automobile insurance policy is only provided for vehicles rented in coverage territory defined in the insurance policy, which consists of: The United States of America, the territories and possessions of the United States of America, Puerto Rico and Canada.
- d. Vehicles rented outside the coverage territory identified in "c" above are not provided insurance coverage by the University's automobile insurance policy. Faculty and staff are advised to purchase any required automobile liability and physical damage insurance in countries that fall outside of the coverage territory identified in "c" above.
- e. All physical damage automobile claims occurring in the covered territory are subject to a \$1000 per collision/comprehensive deductible. (Departments are not currently responsible for the reimbursement of any deductibles. Deductibles are funded by a self-insured program fund.)
- f. Rented vehicles should be leased as: Carnegie Mellon University - (name of faculty, staff, or student).
- g. Departments renting automobiles for more than thirty (30) days should contact the Office of Risk Management to confirm applicable insurance coverage.

**Does the University's automobile insurance policy cover vehicle rentals outside the United States?**

Only vehicle rentals that are made within the United States of America, its territories and possession, Puerto Rico and Canada ("coverage territory") are covered by the University's automobile liability insurance policy. Vehicles leased/rented outside the coverage territory are not provided insurance coverage by the University's automobile liability insurance policy. Faculty and staff are advised to purchase any required automobile liability and physical damage insurance in countries that outside coverage territory.