1. Purpose

The purpose of this regulation is to provide guidance on insurance for University-owned buildings, self-propelled motor vehicles as well as motor vehicles rented and leased for official University business.

2. Scope

This regulation applies to faculty, staff and students.


3.1 Official Use

3.1.1 University-owned vehicles, leased vehicles, licensed equipment and all motor fleet vehicles are for official state business only.

3.1.2 The vehicles shall be driven only by state employees in the course and scope of their employment. A state employee is any individual working for the State of North Carolina who receives a state check for wages or salary and is paid through the University’s payroll system. Persons not employed by the state may accompany state employees who are driving state-owned vehicles when they have an interest in the purpose of the trip and their presence is related to state business.

3.1.3 To operate a state-owned or leased vehicle, the employee must have a valid North Carolina driver’s license.
3.1.4 Students, visiting staff and faculty with or without appointments, adjunct and emeritus professors, volunteers and other people not employed by the state are not allowed to drive state-owned vehicles. Students may be passengers in cars to attend activities officially sanctioned by the University.

3.1.5 Most university vehicles carry collision and compensation insurance. Workers’ compensation protection or state provided insurance should cover any medical expenses incurred by any university employee while conducting university business. The university does not carry medical insurances through the state insurance provider.

3.2 Motor Vehicle Accidents Involving University Owned Vehicles

3.2.1 If an employee is involved in a motor vehicle accident while driving a University owned vehicle, the police must be called and a report written. The accident has to be reported to the Risk Management Office no later than the next business day. The Risk Management Office will coordinate with Traveler’s Insurance to report the claim and will be a point of contact during the repair process. The department that owns the vehicle will be responsible for paying for any repairs up front and depending on culpability, may be reimbursed, less the deductible for the repairs.

3.2.2 Most university vehicles carry collision and compensation insurance. Workers’ compensation protection or state provided insurance should cover any medical expenses incurred by any university employee while conducting university business. The university does not carry medical insurances through the state insurance provider.

3.3 Renting a Vehicle

3.3.1 When renting a vehicle (including a golf cart or any other un-plated motorized vehicle) for use on university business, please contact the Risk Management Office so that you may be provided with a Certificate of Insurance to carry with the vehicle.

3.3.2 Comprehensive Insurance coverage is provided free of charge for rentals up to 30 days. If a department anticipates renting a vehicle for more than 30 days or renting a vehicle with a value of more than $25,000, the department must first contact the Risk Management Office to receive special instructions on insuring the vehicle. Please note that special insurance secured through the rental agency is NOT reimbursable by the state.

3.4 Study/Travel Abroad

3.4.1 NCCU provides insurance for any student traveling or studying abroad for any length of time and for any faculty or staff member traveling abroad during the course of their duties at the university.

3.4.2 To obtain travel abroad insurance, a traveler should contact the Risk Management Office at least four weeks prior to the trip. Prices vary based on location visiting and length of time in that country.

3.4.3 Travel insurance must be paid in advance of travel with a money order made to the order of North Carolina Association of Insurance Agents. In the event that one’s travel is canceled, travel insurance must be canceled in advance in order to avoid being responsible for the cost of travel insurance. Travel insurance not canceled ahead of time will be the responsibility of the traveler.

3.5 Student Internship Liability

3.5.1 The University Student Intern Program covers students participating in a university internship
program (either paid or unpaid) from property damage, bodily injury or personal injury that may occur during the internship. Students participating are also covered for any error or omission that may occur during the scope of the internship.

3.5.2 Any student who may be doing an internship must have their name on file with the Risk Management office before the internship begins.

3.6 University Property Insurance

3.6.1 Each building on NCCU’s campus carries insurance coverage that will pay out the value of the property in the event of an accidental event. All buildings on NCCU’s campus have Broad Form coverage for damage caused by fire, windstorms or hail, smoke, vandalism and sprinkler leakage.

3.7 Accidental Event Damage

3.7.1 In the event that damage occurs in a building due to an accidental event, the Risk Management Office must be contacted as soon as possible. It is important that information be documented and photos taken to be submitted with the claim to the State Property Fire Insurance Fund. Reimbursements may be given to cover the cost of damages after the deductible is met.

3.7.2 Deductibles on all State Buildings is $5,000.

3.7.3 Contents protected by insurance are limited to state-owned property. Personal property is not covered by these insurance plans. This includes on campus student residents.

3.7.4 Students living in on campus housing are strongly encouraged to purchase renters insurance to protect personal belongings.

3.8 Tort/ Liability

3.8.1 In accordance with the State of North Carolina’s Tort Claims Act, if an individual feels that the University is the cause of damages they have sustained, they can seek compensation by completing the Statement of Claimant form. The claim, along with supporting documentation, is then submitted by the university to the Department of Justice, which makes the final determination as to whether or not the claim is compensable.

3.8.2 In general, under the laws of the State of NC, before any liability can be placed upon the State (in this case, the University), the person who has been damaged or injured must be able to name a specific