

General Information on Messiah's Insurance Program

All incidents, involving any employee, student, guest, or conference attendee must be reported to the Department of Safety immediately regardless of severity of injury or damage.

Property Insurance

- Property insurance covers damage, destruction, or theft of College-owned property. Examples of covered losses include damage as a result of someone's negligence, storm damage to College property, broken pipes which cause flooding, fire, theft of College-owned equipment, etc.
- **Any property damage/ loss must be reported to the Department of Safety immediately. All insurance claims are processed by the Office of the Vice President for Operations.**
- The best record to establish proof of value in the event of a claim is an appraisal or purchase receipt.
- In most instances, the College's property insurance is subject to a \$25,000 deductible. This means that the College is responsible for the first \$25,000 of the loss. Some deductibles are lower: i.e. fine arts, property of others, AV equipment, electronics, contractors' equipment, and canoes.
- If College-owned property is lost or stolen, the specific department is responsible for replacement of the property at that department's expense. Alleged thefts may or may not be processed as an insurance claim immediately. These incidents are handled on a case-by-case basis.
- If College property is damaged or destroyed by students, employees, guests, etc., the College may pursue restitution from the responsible person. These situations are also handled on a case-by-case basis.
- Fine art that is displayed but not owned by Messiah College is insured when on exhibit at the College. **The Office of the Vice President for Operations must be notified in advance of any fine art that will be displayed, its value, and the dates the artwork will be on display.** This information is required to be reported to the insurance company to ensure the College does not exceed its policy limits.
- The College does **not** insure student artwork due to the difficulty of establishing a value. Students are required to sign a waiver stating their understanding that the artwork is on display at their own risk and is not insured by the College.

- Exhibits or collections of items owned by the College and being displayed elsewhere are covered within the United States and Canada. The office of the Vice President for Operations must be notified prior to the exhibits/collections being displayed.
- Gifts to the College of tangible personal property (e.g. artwork, collections, books, etc.) must be reported to the Office of the Vice President for Operations so that insurance-related valuation can be documented.

Liability Insurance

- The College's general liability insurance protects the College in the event of a claim resulting from a negligent act. In order for a claim to be filed, the College must be found negligent in its conduct or maintenance of property. Not all on-campus damage is covered. For example, damage resulting from a tree limb that falls on a vehicle due to high winds would be considered a natural occurrence. It would not be covered unless the College was negligent in caring for a tree that was diseased and/or had broken limbs which were not removed.
- **Any injury or property damage, regardless of extent must be reported to the Department of Safety immediately. All insurance claims are processed by the Office of the Vice President for Operations.**
- On-the-job injuries to employees are covered by workers compensation insurance, and not by the College's general liability policy. Work-related injuries must be reported immediately to the Benefits Manager in Human Resources and the Department of Safety.
- The College will handle liability incidents on a case-by-case basis depending on the facts of the situation.

Automobile Insurance

- Messiah College's automobile insurance covers only "registered and approved" vehicle drivers while driving a College-owned vehicle and/or a leased or rented vehicle.
- Vehicular travel to Canada requires proof of insurance. Travel to Mexico also requires a special policy. Contact should be made to the office of the Vice President for Operations if traveling to these destinations.
- **All motor vehicle accidents and/or damage to College owned/leased and rentals must be reported to the Department of Safety immediately and Vice President for Operations.**
- The Fleet Management Policy must be followed at all times.

- **All vehicle rentals must be made in the name of Messiah College and payment must be with the Messiah College Purchasing Card.**
- Vehicles should be rented from airport or full-service rental agencies. Never rent vehicles from remote pick-up or drop-off satellite sites, i.e., hotel lobbies, malls, etc.
- **Always do a walk-around the vehicle and note any damage in written form and report this damage to the agency before driving the vehicle off the lot.**

International Travel Insurance

- The Intercultural Office is the “hub” for all international travel. All students and employees traveling on international College programs are required to purchase the International Travel Insurance. The Intercultural Office is responsible for compiling the travel rosters and administering the travel insurance. Messiah College employees are also covered under the College’s Foreign Liability Policy in the event of a workers compensation claim.

Certificates of Liability Insurance

- A Certificate of Insurance, or Evidence of Insurance, can be obtained by contacting the Office of the Vice President for Operations. Contractual agreements usually have some form of insurance requirements. Students doing internships, practicums, or field work will most likely be asked to supply the cooperating agency with a Certificate of Professional Liability for the student.

Automobile Insurance Use of Fleet and/or Personal Vehicle on College Business or for College-Approved Activity

Employee using College-owned vehicle - - transporting students and others:

- Medical expenses of the driver-employee are covered under the College's workers compensation policy.
- Medical expenses of passengers are covered under their own automobile insurance or parents'/guardians' automobile insurance if listed as a driver.
- Medical expenses of uninsured passengers are covered by the College's automobile insurance.
- Liability claims are the responsibility of the owner of the vehicle that caused the accident.

Student (non-employee) using College-owned vehicle - - transporting students and others:

- Medical expenses of the driver are covered under his/her own automobile insurance or parents' automobile insurance if listed as a driver.
- Medical expenses of passengers are covered under their own or parents'/guardians' automobile insurance.
- Medical expenses of uninsured passengers are covered by the College's automobile insurance.
- Liability claims are the responsibility of the owner of the vehicle that caused the accident.

Employee using personal vehicle - - transporting students and others:

- Medical expenses of the driver-employee are covered under the College's workers compensation policy.
- Medical expenses of passengers are covered under their own automobile insurance or parents'/guardians' automobile insurance if listed as a driver.
- Medical expenses of uninsured passengers are covered by the driver's automobile insurance.
- Liability claims are the responsibility of the owner of the vehicle that caused the accident.

Student (non-employee) using personal vehicle - - transporting students and others:

- Medical expenses of the driver are covered under his/her own automobile insurance or parents'/guardians' automobile insurance if listed as a driver.
- Medical expenses of passengers are covered under their own automobile insurance or parents'/guardians' automobile insurance if listed as a driver.
- Medical expenses of uninsured passengers are covered by the driver's automobile insurance.
- Liability claims are the responsibility of the owner of the vehicle that caused the accident.

Hired Automobile Insurance Use of Rental Vehicle on College Business or for College-Approved Activity

ALL vehicle rentals must be made in the name of Messiah College and payment must be with the Messiah College Purchasing Card.

Employee Renting a vehicle - - transporting students and others:

- Medical expenses of the driver-employee are covered under the College's worker compensation policy.
- Medical expenses of passengers are covered under their own automobile insurance or parents'/guardians' automobile policy if listed as a driver.
- Medical expenses of uninsured passengers are covered by the College's automobile insurance.
- Liability claims are the responsibility of the owner or lessee of the vehicle that caused the accident. If the vehicle that has been leased in the name of Messiah College causes the accident, the liability claim will be covered under the College's insurance.

Student (non-employee) renting a vehicle - - transporting students and others:

- Medical expenses of the driver-employee are covered under the College's worker compensation policy.
- Medical expenses of passengers are covered under their own automobile insurance or parents'/guardians' automobile policy if listed as a driver.
- Medical expenses of uninsured passengers are covered by the College's automobile insurance.
- Liability claims are the responsibility of the owner or lessee of the vehicle that caused the accident. If the vehicle that has been leased in the name of Messiah College causes the accident, the liability claim will be covered under the College's insurance.

Revision tracking:

September 20, 2006

November 21, 2006 (rev w/ car rental info)

August 17, 2010 (rev w/ reporting-auto-international travel)

May, 2015 – Minor Revisions