

**RISK MANAGEMENT AND SAFETY  
VEHICLE USE ABROAD  
ON UNIVERSITY BUSINESS**

Legal and insurance requirements for the ownership and use of vehicles abroad (outside of the USA) are complex and differ by country and region. The following summary has been developed in order to assist faculty and staff in the appropriate use of vehicles abroad. A more detailed explanation of each classification of vehicle is provided on Page 2. Page 3 provides instructions in the event of an automobile accident or incident.

<b>Classification of Vehicle</b>	<b>Description</b>	<b>Vehicle Insurance</b>
Owned Vehicles	Owned by the University and registered with Transportation Services and Risk Management and Safety	Insurance coverage is provided by the University; there is \$1,000 deductible for vehicle damage that is charged to Departments.
Rented Vehicles	Rented through a vehicle rental agency and used on behalf of the University	Insurance coverage must be purchased in-country through the vehicle rental agency; University insurance is excess only.
Hired Vehicles	Vehicles including taxis, Uber/Lyft-type services, tour or transport buses, personal vehicle services	The University does not provide insurance coverage for hired vehicles.
Non-owned Vehicles	Vehicles owned or borrowed by University faculty or staff and used on behalf of the University	The University does not provide insurance coverage for non-owned vehicles. However, excess liability insurance may be available.

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The ownership and use of vehicles abroad (outside of the USA) is regulated by governmental agencies in each country throughout the world. Within countries, territories or provinces may have differing laws. In order to address the complexity of differing regulatory agencies and insurance requirements, the University has developed protocol for those using vehicles on University business abroad. This document serves to outline the requirements for those University faculty, staff or students who own, lease, rent or hire vehicles abroad on University business.

<b>Classification of Vehicle</b>	<b>Description</b>	<b>University Requirements</b>	<b>UND Insurance Third Party Liability (Injury to Persons or Property)</b>	<b>UND Physical Damage (Damage to the Vehicle)</b>
Owned Vehicles	Vehicles owned by the University of Notre Dame	<ul style="list-style-type: none"> <li>• Vehicle registered with Transportation Services and Risk Management &amp; Safety</li> <li>• Primary Third Party Liability** insurance coverage which shall be purchased in country through a licensed insurance provider or through a governmental pool</li> <li>• Insurance shall meet country's Compulsory* requirements.</li> </ul>	The University's insurance will provide coverage in excess of the in-country Compulsory insurance (Compulsory limits vary by Country/Region).	The University's insurance will provide coverage for damage to the University owned vehicle in excess of a \$1,000 deductible.
Rented Vehicles	Vehicles rented through a vehicle rental agency to be used on behalf of the University.	<ul style="list-style-type: none"> <li>• Obtain rental contract</li> <li>• Third Party Liability insurance shall be purchased through the rental car company</li> <li>• Insurance shall meet Compulsory requirements.</li> <li>• Physical Damage*** coverage for damage to the vehicle shall be purchased.</li> </ul>	The University's insurance will provide coverage in excess of the in-country Compulsory insurance (Compulsory limits vary by Country/Region).	Insurance coverage for the vehicle shall be purchased through, and provided by, the rental company.
Hired Vehicles	Vehicles including taxis, Uber/Lyft-type services, tour or transport buses, personal vehicle services	The University has no legal responsibility for Third Party Liability to drivers, passengers or any other persons, or Physical Damage to the hired vehicle (or other vehicles) sustained during an incident or accident.	The University's insurance will not apply.	The University's insurance will not apply.
Non-Owned Vehicles	Vehicles owned or borrowed by University faculty or staff while used on behalf of the University	<ul style="list-style-type: none"> <li>• Confirm that there is primary Third Party Liability and Physical Damage coverage in place for the vehicle</li> <li>• Insurance must meet Compulsory* liability requirements</li> </ul>	The University's insurance may provide some coverage in excess of the in-country compulsory insurance (Compulsory limits vary by Country/Region).	The University's insurance is not applicable

\*Compulsory Insurance: The amount of insurance required by regulatory authorities; this will vary by country and region.

\*\*Third Party Liability: Coverage for injuries sustained by passengers, persons in other involved vehicles or damage to other vehicles

\*\*\*Physical Damage: Coverage for loss or damage to the vehicle being driven

In the event you are involved in an automobile accident or incident while on University business:

- Get immediate medical aid if you are injured.
- Keep calm and do not argue.
- Make no statements or admissions concerning fault or responsibility for the accident.
- Do not offer or agree to make payments for the accident or suggest the University will do so.
- Notify the local police.
- Discuss the accident only with police officers, representatives of the Risk Management and Safety Department or other University officials.
- Record as much information as you can on all of the other parties to the accident. This information should include their name, address, insurance company, driver's license number, license plate number, make, model and year of their car, precisely where the accident happened, witnesses (with names, addresses and telephone numbers).
- Refer all questions from lawyers, the other party to the accident, insurance adjusters or representatives of the other party and others to Risk Management and Safety.