

GUIDE

Motor Vehicle Insurance

All University vehicles are comprehensively insured, and the University has Motor Vehicle Insurance to cover accidents and incidents involving authorised, appropriately licenced drivers.

Who are Covered:

- Authorised drivers may include University Staff, Students, Council Members, Honorary Appointees, Honorary Associates, Adjuncts and Emeritus Professors, Volunteers and others given the appropriate permissions ie Contractors, under certain circumstances.
- Provisional Licence drivers are permitted to drive University vehicles and must drive according to state-based legal requirements. P Plates must be displayed at all times.
- Learner drivers are **not** permitted to drive University vehicles.

What is Covered:

- Damages resulting from an accident/incident involving University fleet vehicles (including Pool and Salary Packaged Vehicles) when driven by authorised drivers.

Conditions not covered include:

- Driving under the influence of drugs or alcohol.
- Driving without a license.
- Vehicles in an unsafe or unroadworthy condition.
- Vehicles used for hire or reward.
- Carrying more passengers or a heavier load than that for which the vehicle was constructed.
- Damage to personal vehicles on University business, including claim for personal vehicle excesses.
- Personal property which is damaged within, or stolen from a University vehicle.
- Students driving Placement Providers vehicle - regardless of whether the student is at fault.

Cover may be limited by other, terms, conditions and exclusions, and all claims are assessed by the University's insurer. The success of a claim is dependent on the individual circumstances in each case.

What to do in the event of an accident or incident involving a University vehicle:

- Details of the procedures to be followed in the event of an accident are contained within each University vehicle.
- As soon as practicable, the driver **must** advise [Property Services](#) and **Fleetcare** that an accident has occurred.
- The driver **must** lodge an incident report through [RiskWare](#) as soon as possible, using their usual Southern Cross University login and password (regardless of whether or not a claim is to be made).
- All claims are managed through the University Insurance Office.
- All claim forms, photos etc must be emailed to insurance@scu.edu.au in the first instance.
- A **Flowchart** detailing the claims process for Drivers and Work Units is at the end of this Guide.

Is there an Insurance Excess:

- Yes. An excess is payable by the relevant work unit and applies to all successful claims.
- In the event of an accident, if the value of damages to the vehicle is less than the insurance excess, the relevant work unit will be responsible for the repair costs.

Related University Policies and Procedures:

- [Motor Vehicle Policy](#)
- [Driving Safety Policy](#)
- [Travel Policy](#)

Further Information:

- Authorised drivers should also review the [Fleet and Vehicles](#) page on the University website.
- The University Insurance and Risk Team can be contacted via email insurance@scu.edu.au or telephone (02) 6620 3320 for further assistance.



In the event of an accident involving a University vehicle, the authorised driver contacts Fleetcare (134 333) to report incident or damage.

(Refer to the *Motor Vehicle Accident Procedures* in the Motor Vehicle Policy for more details)

Did the accident involve another party?
Make sure to get all their details.

DO NOT make any admission of liability – this could affect an insurance claim.

Fleetcare emails the authorised driver an Insurance Claim form to complete and a link to the University's online incident reporting system – **Riskware**.

Completion of the Claim form and Riskware report is compulsory and must be done as soon as possible.

Driver/Work Unit liaises directly with the University Insurance Team at this point.

Authorised driver emails the Claim form to insurance@scu.edu.au and depending on the situation, the Insurance Team may notify the Insurer of a potential claim, pending quotes etc.

Driver/Work Unit is to arrange quotes for repairs and provide these and any relevant photographs to the Insurance Team at the earliest opportunity.

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No repairs are to commence on the vehicle until the Work Unit has been advised to do so by the Insurance Team or Property Services.

Insurance Team will review all the information when received, and liaise with Property Services to determine whether a claim can/will be made against the University's Motor Vehicle Insurance Policy.

Cost to repair over Excess Insurance Claim

- * Insurance Team forwards all documents to the Insurer
- * If accepted - Insurance Team will liaise with the Work Unit regarding payment of the Insurance Excess and organising the repairs.
- * The Insurance Team will also advise Fleetcare no further action will be required.

Cost to repair under Excess Not an Insurance Claim

- * Property Services takes over matter and authorises Fleetcare to repair vehicle and liaises with the Work Unit.
- * Insurance Team advises Insurer a claim will not go ahead and the matter can be closed.