

Business Car Insurance

If you use your car in connection with your work, standard automobile insurance policies may not offer you the protection you think. Business car insurance can cover a wide range of uses, such as traveling between work locations, or traveling throughout the State for University business.

Although you'll likely pay higher premiums for business car insurance, staying with standard coverage policies could lead to your policy being invalidated, or your claim being denied.

Every insurer will want some questions answered. For example they'll want to know the nature of your work, the amount of time you're behind the wheel, and how many miles you put on your vehicle for work.

The mileage reimbursement you receive for using your own vehicle is for all expenses incurred, including insurance. If you are involved in an accident while using your own vehicle for business related travel, your own insurance will be the coverage. The State, through its insurance division BRIM will not provide coverage for your vehicle, any other vehicles involved, property damage, or any injuries.

This is not meant to do more than educate you on the State's insurance status. Also this is not meant for those who are occasional users of their car for business. The best solution is to discuss your individual circumstances with your insurance agent so you know what your coverage is.

Date Prepared: _____

Instructions:

Complete Part I and print. Obtain approvals in Part II. Keep a copy for your records and attach a copy to the appropriate travel expense voucher, if one is being submitted.

PART I- Completed by traveler.

1. Traveler's Name: _____ 2. Work Phone: _____ 3. Employee ID number: _____

4. Campus Address: _____ 5. Date & Time of Departure: _____ 6. Date & Time of Return: _____

7. Purpose of Travel: _____

8. Destination _____

9. Personal Car Enterprise Rent-A-Car Airline (check those that apply)

10. Department Name and Cost Center: _____

11. Estimated Costs:

Airfare	\$ _____
Enterprise Rent-A-Car	_____
Personal Car	_____
Lodging	_____
Meals	_____
Conference Fees	_____
Misc. (taxi, turnpike, shuttle, etc.)	_____
Total	_____

12. I certify that this travel is for official university business. _____
Traveler's Signature *Date*

I further certify that if my personal automobile is used for university business during the period of travel claimed, insurance coverage was in affect to comply with the Pennsylvania Motor Vehicle Financial Responsibility Law (Act 1984-11).

PART II- Approvals

Department Chair/Division Director _____

Dean/Vice President _____