1. Purpose and Scope

1.1. This document presents an outline of the procedure encompassing activities related to reporting an Auto Liability claim and its processes.

2. Background

2.1. When employees experience an accident while on an approved University event or business the University provides auto insurance coverage for the employee.

2.2. Coverage is provided either through the University’s self-insured fund (owned University vehicles) or Travelers Insurance (rentals).

2.3. All employees have responsibilities to report auto damages in a timely manner.

3. Responsibilities

3.1. Risk Management and Safety (RM&S) is responsible for:

3.1.1. Determining if the automobile loss is covered under the University of Notre Dame’s insurance program.

3.1.2. Filing the auto claim to Travelers Insurance for processing.

3.1.3. Contacting the individual(s) involved with the loss to explain the process and status.

3.2. Departments and / Units are responsible for:

3.2.1. Ensure personnel involved in a vehicular accident while driving a University vehicle or rental vehicle provided by the University reports all damage to RM&S or Travelers Insurance.
3.2.2. Ensure personnel involved in a vehicular accident while driving a University vehicle or rental vehicle provided by the University reports accidents to the police department or other authority having jurisdiction in the area where the incident occurred.

3.2.3. Providing a FOPAL number for covering the deductible.

4. Procedure

4.1. The employee is responsible to identify and report all auto damages to the Claims Specialist at Risk Management & Safety at 574-631-7532 or the Associate Director at 574-631-5037.

4.2. If medical care is needed seek care at the nearest emergency room unless the accident occurs on or near campus then seek treatment at Notre Dame Wellness Center 574-634-9355 for non-emergencies.

4.3. All incidents occurring on campus shall be reported to Notre Dame Security Police at (1-5555).

4.4. The Auto Notice form shall be completed and submitted to Risk Management & Safety fax 574-631-8794 or campus mail to 636 Grace Hall.

4.5. A FOPAL number for the deductible, the rental agreement (if applicable) and police report shall be provided along with the Auto Loss Notice to Risk Management & Safety (RM&S).

4.6. RM&S shall report the claim to Travelers or begin processing the claim internally through the self-insured process, whichever is applicable to the claim type.

4.7. If the accident occurs after the hours of 8:00-5:00 p.m. please call Travelers at 800-238-6225.

5. Record Keeping

5.1. Risk Management & Safety shall keep a record of all accidents/incidents reported to the department. These records shall be maintained ten years.
5.2. RM&S shall manage all reported auto loss notices for reporting and claims review.

5.3. RM&S shall provide proof of insurance to the State of Indiana as a courtesy to the driver if applicable and requested. Please contact the Claims Specialist at 574-631-7532 for assistance.

5.4. RM&S shall process all approved medical services received and make payment to the providers as required.

5.5. RM&S shall maintain all auto liability procedures.

5.6. RM&S will close all incidents when payment is received or Travelers closes claim.