

MERCY COLLEGE
ADMINISTRATIVE SERVICES
TEL 914 674-7300

MERCY COLLEGE POLICY GOVERNING USE OF
PERSONAL VEHICLES FOR COLLEGE BUSINESS

When an employee, student, or volunteer uses his/her personal vehicle for College business, the vehicle owner's personal automobile liability insurance is primary, meaning that the vehicle owner's personal automobile liability insurance policy covers bodily injury and property damage to third parties, as well as injuries to individuals in the vehicle. If a vehicle owner's personal automobile liability coverage limits are exceeded, the College's insurance may, depending on the circumstances, act as excess insurance. While New York and other states mandate, through fiscal responsibility laws, minimum amounts of automobile liability insurance that must be carried by owners of vehicles, the College strongly recommends that personal vehicle owners carry limits of at least \$100,000 for bodily injury and property damage if their vehicles are used for College business, even if only occasionally. It is the vehicle owners and drivers responsibility to ensure proper maintenance and safe operation of personal vehicles used for College business. Mercy College will not cover or reimburse any expenses (including insurance deductible amounts) incurred to repair damages to a personal vehicle used for College business.