

SECTION: Human Resources

NUMBER: A-001-03-0005

AREA: Safety

DATE: 07/01/2021

SUBJECT: Liability Insurance

REVIEWED: 12/14/2022

## I. PURPOSE

The institution maintains insurance to cover the institution in case of an accident or natural disaster.

## II. POLICY

### A. Personal automobile and property

The College does not maintain insurance coverage for the loss of or damage to employees' or visitors' private vehicles or personal property sustained as a result of an act by the employee or visitor or third party unless the person or employee is on official College business.

The College's coverage is only for remaining claims not covered by the private vehicles insurance subject to the College deductible clauses.

All questions or claims should be submitted to the Chief Financial Officer.

### B. College Sponsored trips

Faculty, staff and students of Rocky Mountain College should be advised prior to going on a College sponsored trip that the College does not maintain special insurance coverage for loss or damage to personal or private property for individuals participating in College sponsored trips. While faculty and staff or student group health insurance plans may help defray unexpected medical costs, damage to privately owned vehicles, for example, is the responsibility of the vehicle owner.

### C. College comprehensive Business and Liability policy

The College maintains a comprehensive business and liability policy covering all College activities and property.

## III. REVIEW AND RESPONSIBILITIES

Responsible Parties: Human Resource Department  
Chief Financial Officer

Review: As deemed as appropriate

IV. APPROVAL

Approved: \_\_\_\_\_ Date: \_\_\_\_\_  
                  President

Approved: \_\_\_\_\_ Date: \_\_\_\_\_  
                  Chair / Board of Trustees