

SUBJECT: EMPLOYEE-OWNED VEHICLES USED FOR UNIVERSITY BUSINESS

ICBC regulations require that any vehicle driven in excess of 6 days per calendar month for business purposes must have business coverage. Such usage could be as little as driving between buildings on campus via public roadways. Failure to have appropriate business insurance could invalidate coverage. This exposure is a concern to faculty and staff and the following policy is made to meet their concern. It is the responsibility of employees to ensure that they have appropriate insurance coverage for their vehicle.

1. Reimbursement of Business Insurance Coverage

According to current ICBC regulations, business insurance coverage is necessary for employees who are required to drive more than 6 days in any calendar month on University business. (See also Special Business Policy APV 284, below). For this assessment, ICBC considers partial days to be full days. Driving to and from locations on campus in the performance of University business must also be included in the assessment.

Employees eligible to receive reimbursement must be specifically designated by the University (by a Dean or Director, and the Vice-President).

Only one (1) vehicle per employee will be eligible.

2. Reimbursement Details

Obtain authorization for eligibility to receive reimbursement. Have your insurance coverage upgraded from Class 002 to Class 007 Business Coverage. Submit the following information with an expense report for reimbursement of your extra costs:

- 1) Name and address on Owner's Certificate of Insurance
- 2) Name and address of Employee
- 3) Vehicle Registration Number
- 4) Vehicle Plate Number
- 5) Policy Period
- 6) Difference in cost of Class 002 (driving to/from work) and, Class 007 (business insurance), should be in the range of \$100 to \$200.
- 7) Approval of Dean or Director, and a Vice-President
- 8) Upon approval, the employee will be reimbursed only for those incremental costs paid to ICBC for this additional coverage. UNBC will only reimburse for safe driver rate differentials.

Submit mileage on a routine basis (monthly for frequent travellers). Mileage can be claimed on the regular University expense reports.

3. Eligibility for Mileage Allowance

All employees driving their own automobiles on authorized University business will be eligible for reimbursement at the current per kilometer rate. This rate is intended to cover normal operating costs, including maintenance.

4. Special Business Policy APV 284

The University maintains a policy covering employees (directors, officers, employees, but not volunteers) for business use of their own vehicles in excess of 6 days per month up to a total of 1,600 km per year. This policy raises their rate class to 007 (business use) regardless of the rate class that they may carry themselves. This is in addition to and should not include those people who regularly use their vehicles on University business and who claim the difference between pleasure and business coverage on their expense claim (as outlined above). People in this category should advise the Director of Purchasing, Contract & Risk Management in order to be included in this coverage.

5. Special Excess Third Party Liability APV 212

The University maintains this policy to ensure that any person driving on University business will have at least \$1,000,000 liability coverage regardless of how much insurance they have personally purchased on their automobile. This coverage applies to officers and employees of the University, and to volunteers acting on behalf of or assisting the University and is applicable to their own vehicles or to vehicles used or operated on behalf of the University with the consent of the owner.

This coverage comes into effect only after the owner's personal coverage has been exhausted.