

Standard Operating Procedure: Use of Personal Vehicles for York University Business

Approval Authority: Director, Risk Management Services

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I. INTRODUCTION

Employees (including faculty) frequently drive personal vehicles while performing their employment duties for York University.

II. GUIDELINES

1. York University does not provide insurance for a personally owned vehicle.

The reasons behind this decision are:

- a. The University cannot purchase liability insurance on behalf of an employee for a personal vehicle. The University does not own the vehicle and therefore has no insurable interest; and
- b. The University is not responsible for the maintenance of a personally owned vehicle.
- 2. Insurance and Risk Management Services recommends the following if employees are using personal vehicles for University business and especially if they are transporting students for any reasons.
 - a. Purchase automobile insurance that covers driving for business purposes; and
 - b. Purchase adequate coverage for liability no less than \$1 million dollars and depending on the circumstance, carry higher limits; and
 - c. Perform regular vehicle maintenance.