



## **Authorized Driver Policy**

All students, faculty and staff who drive a vehicle for work related purposes must apply to become an Authorized Driver under the College's Authorized Driver Policy. This includes driving a CMC owned vehicle, driving a personal vehicle for work purposes, renting a vehicle, or driving a golf cart or other electric cart for work related purposes. The College's auto liability policy provides primary coverage when operating a CMC owned vehicle, or secondary coverage when driving a personal vehicle for work related purposes.

### **Automobile Insurance**

The college's commercial auto insurance covers only vehicles rented, leased, or owned by the colleges. The colleges self-insure all physical damage to college vehicles and will reimburse departments for repairs for physical damage subject to a \$100 deductible.

This insurance provides coverage for third party bodily injury and property damage. The colleges **DO NOT** carry physical damage coverage for rented or leased vehicles. The college's purchasing card provides physical damage or damage waiver coverage for vehicles when the vehicle is rented and paid for by the card. There are a few exclusions that apply such as exotic vehicles, large vans, and rental periods in excess of 30 days. In these instances, the damage waiver should be purchased from the rental agency.

If a college vehicle is involved in a property damage or personal injury accident, it must be reported to the Office of Risk Management as soon as possible.

See Appendix A for the California Insurance Identification Card for rented and leased vehicles. Please carry the insurance card with you when traveling.

### **Driver's Guidelines**

Drivers will not be eligible to drive a college-owned vehicle if any of the following apply:

- Driver's license is suspended or revoked
- Driver has been convicted of one or more of the following within the last three years
- Driving under the influence
- Hit and run
- Evading the police
- Reckless driving
- Negligent homicide arising out of the use of a motor vehicle
- Operating a vehicle during a period of suspension or revocation
- Using a motor vehicle without owner's authority (grand theft)

- Speed contests or any combination of four “at fault accidents,” “not at fault accidents,” and/or moving violations

### **Personal Auto**

When employees or students use personal vehicles, state law dictates that the registered owner of the vehicle has primary liability for any event involving that vehicle. Therefore, when using a personal vehicle for business, personal automobile insurance coverage is used first. The college’s automobile coverage is secondary and will provide excess automobile liability coverage in the event of third-party claims.

Also, under state law, the insurance for the owner of the vehicle must respond first in the event of an accident. The colleges auto liability policy may respond as excess as a “non-owned automobile” when the vehicle is used for college business. The colleges have **NO COMPREHENSIVE OR COLLISION COVERAGE** for physical damage to any personally owned vehicles even if used on college business.

### **Steps to Apply**

To apply to become an Authorized Driver, please bring the completed **Authorized Driver Form** and a copy of the front and back of your current driver’s license in person to the Dean of Students Office in Heggblade. You may also send applications with the copy of your driver’s license via inter-campus mail or regular mail to the following address:

Joseph Bender  
Dean of Students Office  
Heggblade Center  
400 E. 9<sup>th</sup> Street  
Claremont, CA 91711

**Please do not email a copy of your license due to privacy and security concerns.**

Applications to become an Authorized Driver are processed by the Dean of Students Office. It may take up to one business week to process applications, which includes obtaining a copy of your motor vehicle driving record. An email confirmation will be sent to the supervisor and applicant upon completion and authorization

Upon approval, the driver must complete a training session for CMC owned vehicles, large capacity vans, and/or golf cart training.

### **Questions**

Please direct questions regarding this policy to Joseph Bender at:  
[joseph.bender@claremontmckenna.edu](mailto:joseph.bender@claremontmckenna.edu).

## Appendix A

### CALIFORNIA INSURANCE IDENTIFICATION CARD

COMPANY NUMBER 19445	COMPANY NAME AND ADDRESS National Union Fire Insurance Company of Pittsburg 70 Pine Street New York, NY 10270	
POLICY NUMBER 425-71-71		
EFFECTIVE DATE 7/1/2022	EXPIRATION DATE 7/1/2023	
THIS POLICY MEETS THE REQUIREMENTS OF § 16056 OF THE CALIFORNIA VEHICLE CODE		
YEAR	MAKE/MODEL	VEHICLE IDENTIFICATION NUMBER
	Leased or Rented	Leased or Rented

AGENCY/COMPANY ISSUING CARD  
Arthur J. Gallagher & Co. Insurance Brokers of CA., Inc.  
500 N. Brand Boulevard, Suite 100  
Glendale, CA 91203

INSURED  
THE CLAREMONT COLLEGES SERVICES  
fka Claremont University Consortium  
101 South Mills Avenue  
Claremont, CA 91711-3910

SEE IMPORTANT NOTICE ON REVERSE SIDE

THIS CARD MUST BE KEPT IN THE INSURED  
VEHICLE AND PRESENTED UPON DEMAND

IN CASE OF ACCIDENT: Report all accidents to your Agent/Company as soon as possible. Obtain the following information:

1. Name and address of each driver, passenger and witness.
2. Name of Insurance Company and policy number for each vehicle involved.

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