

ACCIDENT PROCEDURES & REPORTING

All owned, leased and rented vehicles are covered by the Marquette University Risk Management program. Similar to other large organizations the risk finance program includes both insured and self-insured components. Claims are adjusted by independent firms and insurance company professional claim units. Marquette has limits to meet local statutory requirements in the United States. The risk management claim and finance program covers trips by employees and for MU sponsored/approved activities. (Note: If the trip is not considered a MU sponsored trip or activity, student organizations and groups may still utilize discounts from preferred rental car companies, but the person or organization renting the vehicles should maintain their own insurance coverage to meet rental agreements.)

Rental vehicles from MU preferred providers include a level of automobile liability coverage. Marquette's risk management program is excess of this limit for MU business/activities. Information on notification to the rental company in case of accident is found in the rented vehicle and in the rental agreement. Student drivers of rental vehicles from these providers are to participate in on-line safety training and present proof of training to the provider. MU's Risk Unit, (Risk Mgt, and Safety Director) will identify safety training modules.

Automobile physical damage; that is, coverage for comprehensive – (theft, animal collisions, fire) – and collision – (accidents with other vehicles) is not available from the rental companies unless purchased. In general, when renting/leasing a vehicle for approved travel and business trips related to MU activities, the insurance offered by the rental agency, known as Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) is not to be purchased. The risk management program covers the physical damage on rentals related to MU business/activities. Risk management will pay for damage expenses but the MU Department responsible for the vehicle or activity may be charged a small deductible, just as is the practice for owned vehicles. (Individual/groups who are eligible and use MU discounts from preferred rental car companies, but are traveling on their own or their organizations business not otherwise approved or sponsored by MU, may chose to purchase the CDW or LDW if rental coverage is not part of their personal or organization's insurance.)

For activities using MU owned, MU leased or MU rented vehicles, please follow these guidelines when reporting accidents and notifying MU of accidents or claims. (Additional instructions may be inside MU owned vehicles.)

Any serious accident which includes medical treatment for bodily injury to **any** person or damage to the vehicle that is extensive and renders it unsafe to drive must be reported to Marquette as soon as possible by telephone or electronic communication. If persons are injured and unable to call, request the local authorities contact Marquette University at these numbers. After contacting local authorities:

Contact:

- First:
- * **MU Department of Public Safety (414) 288-6800.**
 - § Inform the Dispatch Officer of the situation, location, your name and contact number and name of rental agency and phone if known.
 - § Ask that they call the Risk Manager (24/7).
 - § DPS will have the contact information and will notify appropriate Marquette officials as necessary.

For minor situations where no injuries are involved except for basic first aid and vehicle can be safely driven:

Contact:

- 1) **First call: Contact the rental car agency and follow directions.**
- 2) Contact the Office of Risk Management (414) 288-6806 (office for business hours M-F) or the Risk Manager (414) 573-6601 (mobile – 24/7). Risk Management will work with the rental car agency and MU department officials.
- 3) If unable to contact Risk Mgt/Mgr, individuals can always call the Department of Public Safety (414) 288-6800 who will take information and contact Risk Management.
- 4) Individuals can call Mr. Brian O'Connor at Frontier Adjusters at 262-367-1192 or 414-881-6638. Frontier is a nationwide claim company who is contracted with Risk Management and authorized to assist our employees and students. Mr. Connor will provide advice as appropriate and contact Risk Management and the University. Frontier Adjusting has experience in insurance claims and works with major insurers and rental car companies.

The Office of Risk Management will initiate claim/accident processes and investigation and arrange vehicle replacement when necessary. It is important to report situations as soon as practical to assure good accident investigation and timely resolution of any claims. Risk Management will work with claim adjusters, MU DPS and officials, and local authorities to obtain information, including any police reports as part of the claim process. MU representatives will also work with families.

In all events and situations:

In any accident, exchange pertinent information at the accident scene (if safe to do so) and exchange information and contact and cooperate with local authorities. Do not discuss anything but the facts of the accident or incident and do not speculate on guilt or fault. Police agencies and claim management personnel will contact you for any additional statements as part of the accident investigation. (Remember that although well-meaning, comments may be taken out of context as part of an accident analysis immediately at the scene.)

If the accident involved another vehicle and/or injuries:

- **FIRST: Call for medical assistance and emergency help.**
- Tend to the injuries, offer aid if you are qualified to do so and can do so safely.
- Be cooperative and exchange information including driver license numbers and insurance information found in the rental vehicle. Collect information from the other party(ies) such as name, insurance data, witnesses.
- File a police report at the closest location.
- Inform parties to contact the Marquette Office of Risk Management at (414) 288-6806 for claim contact and processing.
- If local authorities provide a copy of your report keep and forward to the Office of Risk Management.
- (Do not worry if a police report is not provided, RM and the claim management team will obtain this information.)

Do not speculate on fault or guilt.

If accident did not involve another vehicle, or include any injuries – but created damage to property and/or damage to the vehicle:

- Assist in damage to private property and notify the owner (at the time - if safe to do so, or follow up as soon as practical by phone). Keep record of the location and address and note what was damaged and the time. If you have camera capability, take some pictures.
- File a police report at the closest location and keep any copies of information that may be provided.

Do not speculate on fault or guilt.

Determine the damage suffered by your vehicle and MOST IMPORTANT – IS IT SAFE TO DRIVE.

1. If engine runs smoothly, gears work, there is no apparent structural damage and wheels move freely:
 - Proceed to a service station to confirm safety and drivability.
 - Continue on destination, or return to Milwaukee.
 - If instructed by a MU contact, call rental agency and follow their directives. If a new rental vehicle is provided keep any records and new rental information.
2. If vehicle is not safe to drive or there is structural damage and/or impaired wheel rotation, gears not engaged or in case of any breakdown not related to an accident:
 - Relocate group (call for public transportation if needed) to the nearest safe location and call the MU representatives, Fr. Majka, Risk Mgt/Mgr or if unable to contact them – DPS.
 - Park car off the road and note the location. Keep keys and inform MU contacts of person and number of who has the keys. Follow any instructions on where or how to return them.
 - MU representatives will return calls with instructions for you as soon as possible.
 - Arrangements will be made for the group to be transported home or to the site with alternative transportation and/or rental agency may provide substitute vehicle.

ABOVE ALL: Be smart, stay calm, use common sense and seek safe location while details are being worked out.