



System Auto Plan Outline The Texas A&M University System

Plan #: AP2014
Term: October 01, 2014 to October 01, 2015 12:01 a.m. (Standard Time)
Territory: United States, Its territories and possessions, Puerto Rico and Canada

I. LIABILITY

The Plan provides payment for third party property damage and bodily injury proximately caused by the negligence of an employee acting within the course and scope of his/her employment. The property damage and/or bodily injury must occur from the operation or use of a covered vehicle and when the protected party would be personally liable to the third party according to Texas law. It provides payments up to the statutory limits of \$250,000 per person/\$500,000 per accident/\$100,000 property liability damage as outlined in the Texas Civil Practice and Remedies Code; Title 5 Governmental Liability; Chapter 101 Tort Claims.

II. PHYSICAL DAMAGE

At the request of a Member and at an additional charge, the Plan provides a collision and comprehensive option to a covered vehicle. Members must submit a written request and System Risk Management must approve the extension of this option to each covered vehicle.

III. UNINSURED MOTORIST

The Plan will provide property damage payments to a *covered vehicle* for an *accident* when the third party responsible for the *accident* is in violation of State law by not carrying the state minimum auto liability limits of \$30,000/\$60,000/\$25,000, or is underinsured. This provision is limited to a maximum of \$50,000 per accident.

IV. TRAILER LIABILITY

When a trailer is being towed by a vehicle, the liability is automatically extended from the vehicle to the trailer. Physical Damage coverage can be purchased under the plan for basic trailers, but keep in mind the amount of the deductible. More expensive trailers should be insured on another policy.

- V. DEDUCTIBLE** Each accident is subject to a deductible of \$1,000 payable by the Member operating the vehicle. This deductible shall be paid to the Plan and deposited in the Plan fund. If it is for Physical Damage, it will be deducted from our payment to you.

*Newly acquired vehicles during the plan year should be reported to System Risk Management **within thirty days of possession** for approval and coverage.*

RATES:

| | | | |
|------------------------|-----------------------------|-------------------|---------|
| Liability Rate: | Passenger Vehicles | Buses | |
| | First 10 \$275/unit | Large | \$1,900 |
| | Next 20 \$200/unit | Small/Limited Use | \$1,100 |
| | Remainder \$28.0008715/unit | | |

Physical Damage Rate: \$400.00/unit **Vehicles** \$65.00/unit **Trailers**

This is intended to be a brief outline only. In any event, the terms and conditions of the policy will prevail. Please contact System Risk Management at (979) 458-6330 or by email at rms-insurance@tamus.edu for specific details or clarification.