



# System Auto Plan Outline

## The Texas A&M University System

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**Plan #:** AP2022

**Term:** October 01, 2022 to October 01, 2023 12:01 a.m. (Standard Time)

**Territory:** United States, Its territories and possessions, Puerto Rico and Canada

**A. 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 Bodily Injury/\$100,000 property damage liability as outlined in the Texas Civil Practice and Remedies Code; Title 5 Governmental Liability; Chapter 101 Tort Claims.

**B. PHYSICAL DAMAGE**

At the request of a Member and at an additional charge, the Plan provides a Physical Damage option to a covered vehicle. Members must submit a request in Origami for System Risk Management approval and invoicing.

**C. 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 for a liability loss. This provision is limited to a maximum of **\$50,000** per accident.

**D. LIGHT DUTY TRAILER**

When a trailer is being towed by a vehicle, the liability is automatically extended from the vehicle to the trailer. Those trailers do not have to be scheduled on the System Auto Plan. Physical Damage coverage can be purchased under the plan for **light duty trailers**, but keep in mind the amount of the deductible. Any trailer above \$25,000 **ACV** will need to be insured on another policy/plan.

**E. 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.

**F. MOBILE EQUIPMENT** Motor driven, ridden equipment such as Golf Carts, Tractors, Utility Vehicles, 4-Wheelers, Riding Lawn Mowers **must be scheduled** on the Auto Plan to have liability coverage. There is no charge for the coverage, but equipment must be listed.

*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:	Passenger Vehicles	Buses	
	First 10 \$79/unit	Large	\$900
	Next 20 \$49/unit	Small/Limited Use	\$550
	Remainder \$8/unit		

**Physical Damage Vehicles:** \$350.00/unit

**Trailers with ACV \$10,000 or below \$130/Unit \$10,000 and above \$250/Unit**

**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](mailto:rms-insurance@tamus.edu) for specific details or clarification.**