



Insurance Information for Student Drivers of College Vehicles

Please read this insurance information carefully

Check with your policy (or parents' policy) to be certain that you are covered.

I. Physical Damage (Comprehensive & Collision) **and Liability** (legal responsibility):

Physical damage to a vehicle owned by the College or rented in the College's name, or any other vehicle that you may hit in an accident, is covered under the College's automobile insurance policy.

Liability: Property damage and/or bodily injury to others (3rd parties), caused while operating a College-owned vehicle or a vehicle rented in the College's name, is also covered under the College's automobile insurance policy.

When a vehicle owned by the College or rented in the College's name is involved in an accident, and the driver of that vehicle is at fault, if the driver and the College are sued the College's insurance policy covers physical damage and liability expenses.

II. Bodily Injuries to yourself or those occupying the College's vehicle or a vehicle rented in the College's name at the time of an accident are covered by Pennsylvania state law in accordance with the order of priority set forth below:

First – by the injured individual's own personal auto insurance.

Second – by the personal auto policy in the household of the primary residence of the injured person. (Example if a student's primary residence is with their parents and the student does not have an insurance policy in their own name, then their parents insurance would cover.)

Third – The insurer of the "auto" which the "insured" is occupying at the time of the "accident." (If occupying a College vehicle, then the College's insurance would cover)

Fourth – The insurer providing benefits on any other "auto" involved in the "accident".

Example: If a student driver or passenger is injured, his or her own auto insurance will provide primary coverage of medical expenses.

My signature indicates that I have read and understand the insurance information.

Name (Print Clearly)

Signature

Date