Environmental Health and Safety Manual (EHS)

EHS 705–02: Vehicle Loss Insurance Recovery

Effective: 4/15/1997 **Revised**: 11/1/2025

Purpose

To provide guidelines and an overview of the method and process for filing a vehicle loss insurance claim

Sources

Arizona Revised Statutes § 41–621 *et seq.*

Arizona Administrative Code R2–10–101 *et seq.*

Applicability

State-owned, leased, or rented vehicles operated on official university business

Policy

ASU is self-insured through the State of Arizona Department of Administration, Risk Management Section (ADOA Risk Management Section). ASU and its officers, agents, and employees shall cooperate with the Arizona Attorney General's Office and ADOA Risk Management Section and their representatives and shall provide all information and materials required for adequate investigation and resolution of claims.
Insurance Services serves as the university's liaison to ADOA Risk Management Section.

Procedure

Notify the local law enforcement authority that has jurisdiction where the vehicle suffered damage or loss and obtain a copy of that authority's incident/accident report.

All state-owned, leased, or rented vehicle insurance claims must be processed through Insurance Services.

An Insurance Services Vehicle Loss Report available on the Insurance Services web page must be completed by the department or unit that experienced the loss. Forward the completed vehicle loss report to Insurance Services (askrisk@asu.edu) within 10 calendar days of the loss. ADOA Risk Management Section will not cover a property loss that is reported later than 90 days following discovery of the loss.

For vehicle losses anticipated to exceed $10,000, or if personal injury occurred as a result of a vehicular accident, notify Insurance Services at 480-965-7700, or insuranceservices@asu.edu as soon as possible but no later than 24 hours after the incident. In addition, a vehicle loss report must be submitted to Insurance Services within 10 calendar days of the loss. The University Fleet manager (Fleet-Services@exchange.asu.edu) and EHS (480-965-1823) shall also be notified.

Insurance recovery funds are issued by ADOA Risk Management Section directly to Insurance Services. A copy of the recovery check and cash receipt is forwarded to the department or unit. ADOA Risk Management Section has salvage rights for vehicles deemed a total loss.

The amount of reimbursement for windshield replacement is determined by what is deemed "customary." The customary amount is based on the amount normally charged by state-contracted vendors for a similar replacement.

Privately owned vehicle liability coverage is the primary coverage for privately owned vehicles operated for official university business. Excess liability coverage is provided by the state for privately owned vehicles being operated for official university business. The state does not provide property coverage for privately owned vehicles operated for official university business.

Cross-Reference

See also EHS 705–06, "Foreign Travel Insurance."

For related information, see the *Facilities Management Policies and Procedures Manual*—FAC 204, "University Vehicle Policy."