

Student Driver Risk

You want your students to attend an event that requires transportation. Are your students required to attend for credit or is participation strictly voluntary?

Driver must be credentialed.

Voluntary

Required

Participating students should be asked to sign a waiver.

Personal Vehicle with Passengers

- Student's insurance is primary*
- ✓ Cost effective
- ✓ Transfer of liability via waiver

College Owned Vehicle

- ✓ Insured
- ✓ College maintains the condition & safety of the vehicle
- ✓ Cost Effective

Rental

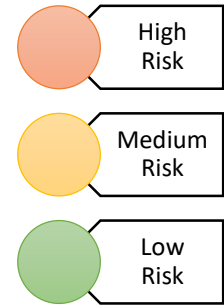
- ✓ Insured
- ✓ Rental Agency maintains the condition & safety of the vehicle
- Cost prohibitive

Zip Car

- ✓ Limited Insurance
- ✓ Zip Car maintains the condition & safety of the vehicle
- ✓ Zip Car vets Drivers
- Cost prohibitive

Personal Vehicle with Passengers

- Student's insurance is primary*
- **No** Transfer of liability through Waiver
- Potential for negative field trip experience for student driver
- **Do Not Recommend!**



* In case of an accident involving a personal vehicle, the student driver's personal insurance is considered the primary insurance. The college's insurance does not cover the cost of property damage to the student's personal vehicle, and only applies when the primary insurance has been exhausted. The student's personal premiums can be affected by any accident that occurs, which could mean financial difficulties for the student. This is a primary reason why we discourage requiring students to use their personal vehicles when driving themselves to an event.