

General Guidelines and Information on Accident Procedures & Reporting

The risk management claim and finance program covers trips by employees and for some MU sponsored/approved activities when traveling in Marquette owned, leased or rental vehicles. Many Student Organizations and Service Learning Groups engage in activities that are part of their college experience that fall within acceptable parameters for assistance by MU staff. However, not all trips are University business and many are a voluntary activity of the students in that organization. Marquette does require student organizations who wish to be considered for benefits of sponsorship to file information and student organizations and groups may still utilize discounts from preferred rental car companies, even when the trip is not considered a MU business activity. In the case of student trips when not part of a MU business endeavor, the person or organization renting the vehicles should maintain their own insurance coverage to meet rental agreements.

Insurance for claims and automobile physical that is, coverage for comprehensive – (theft, animal collisions, fire) – and collision – (accidents with other vehicles) is not available from the rental companies unless purchased. Individual/groups that are eligible and may use MU discounts from preferred rental car companies, although traveling on their personal or organizations activity may chose to purchase the liability coverage and CDW or LDW as part of the rental coverage if not covered under personal policies or a part of the organization's insurance program.

In the case of accident MU staff will try to assist students in student organization and service learning trips for claim questions and protocols and to help them to report the accident to the appropriate parties and insurance firms. The following are general guidelines.

Any serious accident which includes medical treatment for bodily injury to **any** person or damage to the vehicle that is extensive and renders it unsafe to drive must be reported to the local law enforcement agency and rental company as soon as possible by telephone or electronic communication. Students may also wish to contact Marquette for help or guidance and we will attempt to assist with student and family member questions. If persons are injured and unable to call, request the local authorities contact Marquette University at these numbers.

Contact:

- 1) **First call:** Your department liaison or MU Department of Public Safety at (414) 288-6800.
 - § Inform the MU Dispatch Officer of the situation, location, your name and contact number and name of rental agency and phone if known.
 - § Ask that they contact the Risk Manager (24/7) at emergency contact numbers. Office number is 414-288-1552.
 - § DPS will have the contact information and will notify appropriate Marquette officials as necessary.

For minor situations where no injuries are involved except for basic first aid and vehicle can be safely driven:

- Contact:**
- 1) **First call:** Contact the Rental Car company and follow information provided in the rental agreement. You may also contact the Office of Risk Management (414) 288-6806 (office for business hours M-F). Risk Management will work with Marquette Departmental Units, Student Affairs and Community Development and the rental car agency to assist you as appropriate.
 - 2) If unable to contact Risk Mgt/Mgr, individuals can call Mr. Brian O'Connor at Frontier Adjusters at 262-367-1192 or 414-881-6638. Frontier is a nationwide claim company who is contracted with Risk Management and authorized to assist our employees and students. Mr. Connor will provide advice as appropriate and contact Risk Management and the University. Frontier Adjusting has experience in insurance claims and works with major insurers and rental car companies. Marquette offers the services of our contractor to student organizations and service learning groups for advice and help with reporting and handling automobile accidents.

It is important to report situations as soon as practical to assure good accident investigation and timely resolution of any claims. Risk Management and University staff members will assist students from sponsored student organizations and service learning who travel during semester breaks and work with claim adjusters, to obtain information, including any police reports as part of the claim process. MU representatives will also work with families. However, costs and expenses incurred from trips and/claims may not ultimately be the responsibility of the University.

In all events and situations:

In any accident, exchange pertinent information at the accident scene (if safe to do so) and exchange information and contact and cooperate with local authorities. Do not discuss anything but the facts of the accident or incident and do not speculate on guilt or fault. Police agencies and claim management personnel will contact you for any additional statements as part of the accident investigation. (Remember that although well-meaning, comments may be taken out of context as part of an accident analysis immediately at the scene.)

If the accident involved another vehicle and/or injuries:

- **FIRST: Call for medical assistance and emergency help.**
- Tend to the injuries, offer aid if you are qualified to do so and can do so safely.
- Be cooperative and exchange information including driver license numbers and insurance information found in the rental vehicle. Collect information from the other party(ies) such as name, insurance data, witnesses.
- File a police report at the closest location.
- Inform parties to contact the rental car agency for claim contact and processing.
- If local authorities provide a copy of your report keep it for use with insurers and the rental car company.
- Do not worry if a police report is not provided, insurance adjustors and the claim management team will obtain this information.

Do not speculate on fault or guilt.

If accident did not involve another vehicle, or include any injuries – but created damage to property and/or damage to the vehicle:

- Assist in damage to private property and notify the owner (at the time - if safe to do so, or follow up as soon as practical by phone). Keep record of the location and address and note what was damaged and the time. If you have camera capability, take some pictures.
- File a police report at the closest location and keep any copies of information that may be provided.

Do not speculate on fault or guilt.

Determine the damage suffered by your vehicle and MOST IMPORTANT – IS IT SAFE TO DRIVE?

1. Only if engine runs smoothly, gears work, there is no apparent structural damage and wheels move freely:
 - Proceed to a service station to confirm safety and drivability.
 - Continue on to destination, or return to Milwaukee but follow any requirements in the rental agreement.
 - If contacted by a claim representative from Frontier or the rental car company, follow their directives. If a new rental vehicle is provided keep any records and new rental information. Do not provide details to claim representatives not associated with your rental car company until directed by your insurance company or the rental car company.
2. If vehicle is not safe to drive or there is structural damage and/or impaired wheel rotation, gears not engaged or in case of any breakdown not related to an accident:
 - Relocate group (check with local law enforcement and call for public transportation if needed) to the nearest **safe** location and call the rental car company. If unable to contact them or get help from your insurance representatives – call DPS and ask that they contact appropriate MU departmental representatives or Risk Management.
 - Park car off the road and note the location. Keep keys and inform rental company contacts of who has the keys and their contact information. Follow any instructions on where or how to return them.
 - If necessary we will try to help with arrangements for the group to be transported home or to the site with alternative transportation and/or rental agency may provide substitute vehicle. The group may be required to pay costs.

ABOVE ALL:

Be smart, stay calm, use common sense and seek safe location while details are being worked out.