

# NON-UNIVERSITY PERSONS AS DRIVER & PASSENGER IN VEHICLES (AS AT 1/3/2024)

All persons must comply with UniSA Policies regarding the use of vehicles

	Damage caused to University Vehicle	Damage caused to Others (Third Party) vehicle/property	Injury caused to the <u>non-University person</u>		Injury caused to <u>UniSA Staff/Student</u>		At Fault for Injury caused to Other Third Parties
			At fault for accident/injury	Not at fault for accident/injury	At fault for accident/injury	Not at fault for accident/injury	
<b>1) UniSA Pool Vehicles (Insured by Insured by CGU, managed by UniSA Insurance office)</b>							
<b>As a Driver of UniSA Pool Vehicle</b>	LeasePlan comprehensive vehicle insurance	LeasePlan comprehensive vehicle insurance	<ul style="list-style-type: none"> <li>Not covered by CTP</li> <li>Medicare (insurance is specifically excluded from covering any part of an expense that is wholly or partially claimable through Medicare)</li> <li>Private Health Insurance if held by the non-University person (insurance will cover any gap)</li> </ul>	Owner of "at fault" vehicle CTP cover will apply	<b>STAFF</b> <ul style="list-style-type: none"> <li>LeasePlan CTP ins.</li> <li>Potentially UniSA Self Insured Workers Compensation cover</li> </ul> <b>STUDENT</b> <ul style="list-style-type: none"> <li>LeasePlan CTP ins.</li> <li>Potentially UniSA Student Personal Accident insurance cover</li> </ul>	Owner of the "at fault" vehicle CTP cover will apply	E.G. – Injury caused to the driver of a Third Party Vehicle. <ul style="list-style-type: none"> <li>LeasePlan CTP ins</li> </ul>
<b>As a Passenger in UniSA Pool Vehicle</b>	E.G. – Opens door into path of an oncoming cyclist  Unlikely to occur but would be covered under LeasePlan comprehensive vehicle insurance	E.G. – Opens door into path of an oncoming cyclist <ul style="list-style-type: none"> <li>LeasePlan comprehensive vehicle insurance</li> </ul>	E.G. UniSA driver (staff member or student) at fault <ul style="list-style-type: none"> <li>LeasePlan CTP ins.</li> </ul>	Owner of "at fault" vehicle CTP cover will apply.	Unlikely to occur but would be under non-University person's own Personal Liability Insurance (potentially under Household insurance policy)	NOT APPLICABLE <ul style="list-style-type: none"> <li>Not responsible for injuries</li> <li>UniSA Staff &amp; Students may be covered under UniSA insurances if on UniSA approved activity at the time of incident.</li> </ul>	E.G. – Opens door into path of an oncoming cyclist  Unlikely to occur but may be covered under either": <ul style="list-style-type: none"> <li>the non-University person's own Personal Liability Insurance</li> <li>LeasePlan comprehensive vehicle insurance Bodily injury gap Cover</li> </ul>
<b>2) UniSA Owned Vehicles (Insured by CGU, managed by UniSA Insurance office)</b>							
<b>As a Driver of UniSA Owned Vehicle</b>	CGU – comprehensive vehicle insurance	CGU – comprehensive vehicle insurance	<ul style="list-style-type: none"> <li>Not covered by CTP</li> <li>Medicare (insurance is specifically excluded from covering any part of an expense that is wholly or partially claimable through Medicare)</li> <li>Private Health Insurance if held by the non-University person (insurance will cover any gap)</li> </ul>	Owner of "at fault" vehicle CTP cover will apply.	<b>STAFF</b> <ul style="list-style-type: none"> <li>UniSA CTP ins.</li> <li>Potentially UniSA Self Insured Workers Compensation cover</li> </ul> <b>STUDENT</b> <ul style="list-style-type: none"> <li>UniSA CTP ins.</li> <li>Potentially UniSA Student Personal Accident insurance cover</li> </ul>	Owner of "at fault" vehicle CTP cover will apply.	UniSA CTP ins.
<b>As a Passenger in UniSA Owned Vehicle</b>	E.G. – Opens door into path of an oncoming cyclist  Unlikely to occur but would be covered under UniSA comprehensive vehicle insurance held with CGU	E.G. – Opens door into path of an oncoming cyclist <ul style="list-style-type: none"> <li>UniSA comprehensive vehicle insurance</li> </ul>	E.G. UniSA driver (staff member or student) at fault <ul style="list-style-type: none"> <li>UniSA CTP ins.</li> </ul>	Owner of "at fault" vehicle CTP cover will apply.	Unlikely to occur but would be under non-University person's own Personal Liability Insurance (potentially under Household insurance policy)	NOT APPLICABLE <ul style="list-style-type: none"> <li>Not responsible for injuries</li> <li>UniSA Staff &amp; Students may be covered under UniSA insurances if on UniSA approved activity at the time of incident.</li> </ul>	E.G. – Opens door into path of an oncoming cyclist  Unlikely to occur but may be covered under either": <ul style="list-style-type: none"> <li>the non-University person's own Personal Liability Insurance</li> <li>UniSA comprehensive vehicle insurance Bodily injury gap Cover</li> </ul>