

NON-UNIVERSITY PERSONS AS DRIVER & PASSENGER IN VEHICLES (AS AT 15/11/2022)

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 | |
| 1) UniSA Pool Vehicles (Insured by LeasePlan, managed by UniSA Commercial Services) | | | | | | | |
| As a Driver of UniSA Pool Vehicle | LeasePlan comprehensive vehicle insurance | LeasePlan comprehensive vehicle insurance | <ul style="list-style-type: none"> Not covered by CTP Medicare (insurance is specifically excluded from covering any part of an expense that is wholly or partially claimable through Medicare) Private Health Insurance if held by the non-University person (insurance will cover any gap) | Owner of "at fault" vehicle CTP cover will apply | STAFF <ul style="list-style-type: none"> LeasePlan CTP ins. Potentially UniSA Self Insured Workers Compensation cover STUDENT <ul style="list-style-type: none"> LeasePlan CTP ins. Potentially UniSA Student Personal Accident insurance cover | 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"> LeasePlan CTP ins |
| As a Passenger in UniSA Pool Vehicle | 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"> LeasePlan comprehensive vehicle insurance | E.G. UniSA driver (staff member or student) at fault <ul style="list-style-type: none"> LeasePlan CTP ins. | 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"> Not responsible for injuries UniSA Staff & Students may be covered under UniSA insurances if on UniSA approved activity at the time of incident. | 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"> the non-University person's own Personal Liability Insurance LeasePlan comprehensive vehicle insurance Bodily injury gap Cover |
| 2) UniSA Owned Vehicles (Insured by CGU, managed by UniSA Insurance office) | | | | | | | |
| As a Driver of UniSA Owned Vehicle | CGU – comprehensive vehicle insurance | CGU – comprehensive vehicle insurance | <ul style="list-style-type: none"> Not covered by CTP Medicare (insurance is specifically excluded from covering any part of an expense that is wholly or partially claimable through Medicare) Private Health Insurance if held by the non-University person (insurance will cover any gap) | Owner of "at fault" vehicle CTP cover will apply. | STAFF <ul style="list-style-type: none"> UniSA CTP ins. Potentially UniSA Self Insured Workers Compensation cover STUDENT <ul style="list-style-type: none"> UniSA CTP ins. Potentially UniSA Student Personal Accident insurance cover | Owner of "at fault" vehicle CTP cover will apply. | UniSA CTP ins. |
| As a Passenger in UniSA Owned Vehicle | 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"> UniSA comprehensive vehicle insurance | E.G. UniSA driver (staff member or student) at fault <ul style="list-style-type: none"> UniSA CTP ins. | 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"> Not responsible for injuries UniSA Staff & Students may be covered under UniSA insurances if on UniSA approved activity at the time of incident. | 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"> the non-University person's own Personal Liability Insurance UniSA comprehensive vehicle insurance Bodily injury gap Cover |