



Insurance Coverage

Personal Car Use

- Employee's personal auto liability, collision and comprehensive policies are **PRIMARY**, including applicable deductibles to be paid by employee.
- The State will only provide secondary coverage for remaining financial exposure up to the Tort Claims limit.



Personal Car Use

- In the case of physical damage:
 - Only claims to submit are those not at fault of NMSU employee.
 - Only claims to submit are in excess of \$2500 deductible.



NMSU Sponsored Youth Programs (ARP 16.79)

- Rule applies to all NMSU sponsored youth programs.
- Establishes requirements for training and criminal background checks for personnel working with minors.
- Units may not conduct youth programs unless in compliance with rule.



Student Coverage

- **NMSU STUDENTS ARE NOT COVERED.**
- Students do not have any liability coverage to protect them against third party liability claims arising from their conduct, even when on an NMSU sponsored field experience, unless NMSU was somehow at fault (ex. proper instruction was not given by instructor).
- The only exception to this is medical malpractice coverage for students enrolled in health care programs.



Student Coverage cont.

- The students are legally and financially responsible for his/her own conduct.
- NMSU policies do not provide any medical coverage for injuries that a student might suffer during a field experience. There is a supplemental option at separate cost. Inquire with EHS&RM.
- EHS & RM provides [accidental injury insurance](#) that can be purchased at a low cost for student trips and off campus events.
- Any supplemental insurance considered must be vetted through EHS&RM.



Intern Liability

- Participants who allow interns in their departments should be fully aware of risks and should agree to assume the ordinary risks inherent in the activities.
- Participants also need to understand that there is no health or other insurance that is provided for the protection of the student.
- Have student fill out Informed Consent and Assumption of Risk Agreement. Notify EHS&RM for form.



Volunteer Affiliates

- Individuals who voluntarily provide support services to NMSU with approval from sponsoring unit.
- [ARP 2.55 NMSU Recognition of Affiliated Individuals, Part 3](#), gives specifics.
- Participants need to sign up as “volunteers” and fill out the volunteer agreement form found at: <http://legal.nmsu.edu/approved-templates-and-forms/>
- There is no accident/medical coverage provided to individual, but 3rd party general liability is provided in the scope of volunteer activities.





Questions