

Table of Contents

| | Page |
|---|------|
| What Is A Field Trip? | 1 |
| Experiences That Are Not Field Trips | 1 |
| Why The Distinction? | 1 |
| What Are The Liabilities? | 1 |
| How Are The Liabilities Covered? | 2 |
| As The Field Trip Coordinator Am I Included In This Coverage? | 2 |
| Do Students On Field Trips Have Any Type of Coverage? | 3 |
| What Can I Do To Minimize Field Trip Risks And Liability? | 3 |
| What Do I Need To Consider In Planning The Field Trip? | 3 |
| What About Medical Insurance? | 6 |
| Faculty And Staff | 6 |
| Students | 7 |
| What About Vehicle Liability And Physical Damage Coverage? | 8 |
| University Vehicles | 8 |
| Rental Vehicles | 8 |
| Personal Vehicles | 8 |
| What Do I Do If Something Happens During The Field Trip? | 9 |
| Medical Claims | 9 |
| Property Claims | 9 |
| Vehicle Claims | 9 |
| References To University Policies And Procedures | 10 |
| Appendix | |
| Checklist for Planning a Field Trip | |
| Student Accident Report Form | |
| First Report of Injury Form | |
| Vehicle Accident Report Form (Iowa Regent Institutions) | |
| Driving Permission Request Form | |
| Release and Waiver of Liability Form | |
| Release and Waiver of Liability Form (Use of Personal Auto) | |
| ISU Medical Information Form | |
| Medical Information/Release Form (Parental Permission) | |

Iowa State University does not discriminate on the basis of race, color, age, religion, national origin, sexual orientation, sex, marital status, disability, or status as a U.S. Vietnam Era Veteran. Any persons having inquiries concerning this may contact the Director of the Office of Equal Opportunity & Diversity, 3680 Beardshear Hall, 515-294-7612.

Field Trips

Faculty and Staff Guide to Liability, Insurance and Risk Management Issues

What Is A Field Trip?

A field trip is an off-campus tour or outing taken by students to enhance their knowledge and skills through the use of hands-on experience for academic purposes. These trips are generally coordinated by faculty or staff as part of the course curriculum and required for class credit. On occasion, a field trip may be offered as a voluntary option, but the department and university still assume responsibility since it is in conjunction with the academic coursework. Examples of field trips include travel to factories, museums, geological areas, farms, and businesses.

Experiences That Are Not Field Trips

Faculty may recommend students attend an off-campus meeting or conference that would be an appropriate enhancement for curriculum but that students attend voluntarily. Students attend at their own expense and Iowa State University is not responsible for travel or supervision.

Students attending off-campus activities or trips either socially or as a part of a club or student government function are participating in a “student activity” and not a “field trip.”

Why The Distinction?

Academic field trips are considered part of the course curriculum and conducted within the academic mission of ISU. This means that Iowa State University assumes the liability for field trips. Student events or activities are a separate distinction that may or may not be covered by the university (i.e. councils and government, clubs, fraternities and sororities, honor societies, etc.).

What Are The Liabilities?

The university and its academic departments are responsible not to be negligent in the planning and implementation of field trip experiences for students. If there is negligence and that results in injury to persons or property, the institution could be held liable.

- **Negligence** - *Failure of one who owed a duty of care to another to fulfill that duty, resulting in injury to the party owed the duty of care.* Negligence can occur both by doing something that a reasonable, prudent person **would not** do in a particular situation or from failure to do what a reasonable, prudent person **would** do in a certain circumstance.
- **Duty and Risk** - *Duty to invitees (i.e. students) to discover and correct any unreasonable dangerous condition or to warn of its existence.* Duty and risk liability usually takes into account that in certain situations potential dangers are obvious to all participants. Sponsorship

of an activity (i.e. field trips, intercollegiate athletics) creates a special relationship and heightens the obligation of university employees to supervise and prepare students for the foreseeable hazards that they might encounter during the field trip.

- **Duty to Warn/Educate Participants** - *A duty to warn field trip participants of known hazards and prepare students for the foreseeable hazards they might encounter during the field trip.* When faculty or staff are aware of conditions that may pose an unreasonable risk to a field trip participant, especially those hazards that may be unclear to a casual observer, there is greater potential for institutional liability.
- **Duty to Use Reasonable Care** - *A duty to provide reasonably safe conditions for participation in a field trip.* There is an obligation to provide a reasonably safe environment for students when field trip coordinators know or should have known of a potentially dangerous situation. Good judgment is required by all field trip organizers in exercising this responsibility to use reasonable care in planning and implementing a field trip.
- **Assumption of Risk** - *The University is not the insurer of the student's safety during a field trip.* The student also is required to act responsibly and not be negligent. In many situations students assume the obvious and inherent risks associated with a field trip activity that cannot be eliminated by the exercise of reasonable care.

How Are The Liabilities Covered?

Iowa State University is an agency of the State of Iowa, and as such, is self-insured for liability. Claims against the State of Iowa are handled as provided in the Iowa Tort Claims Act (Iowa Code, Chapter 669), which also sets forth the procedures by which tort claims may be brought.

Under Chapter 669, claims may be filed against the State on account of wrongful death, personal injury, or property damage incurred by reason of the negligence of the University or its employees while acting within the scope of employment.

The State will defend, indemnify, and hold the University and its employees harmless against any and all tort claims under the U.S. Constitution, statutes or rules of the United States and/or any other state, but will not cover willful or wanton acts, omissions, or malfeasance in office.

As The Field Trip Coordinator, Am I Included In This Coverage?

Yes. Chapter 669 defines "*Employee of the state*" to include any one or more officers, agents, or employees of the state or any state agency, including members of the general assembly, and persons acting on behalf of the state or any state agency in any official capacity, temporarily or permanently in the service of the State of Iowa, whether with or without compensation, but does not include a contractor doing business with the state. Iowa State University employees include faculty, staff, and graduate assistants on appointment; or any other individual full or part time, including students, volunteers and agents acting in a temporary or permanent capacity on behalf of the institution.

Do Students On Field Trips Have Any Type Of Coverage?

Students are also covered for third party liability under Chapter 669 of the Code of Iowa. This means that ISU assumes the responsibility for unintentional negligent acts by students during a field trip. However, if a student commits an intentional act (i.e. causes damage to a hotel room), the university is not liable.

What Can I Do To Minimize Field Trip Risks And Liability?

It is impossible to eliminate all risks entirely. However, advanced planning can help minimize the exposures to you, your students, and Iowa State University. The following information is designed to serve as a guide to assist ISU faculty and staff in making a reasonable effort to ensure a safe educational experience for students participating in field trips under their guidance. (Also see Appendix for a “Checklist for Planning a Field Trip.”)

Most claims against colleges and universities associated with field trips can be attributed to the following:

- Lack of supervision
- Failure to enforce policies or rules
- Failure to provide proper or well-maintained equipment
- An unsuitable site

What Do I Need To Consider In Planning The Field Trip?

1. Destination Site

The instructor should be familiar with the site and prepare a site safety plan to present to participants. The instructor or field trip supervisor should determine whether immunizations are required, what skills are necessary, what students should do to acquire those skills and how competency will be evaluated prior to the trip. The number of supervisors for the trip and their competency level should be based upon the number of students and range of their skill levels. Lodging premises and locations should be reasonably safe or written documentation provided concerning associated risks (i.e. inner-city accommodations in high crime area). Orientation for field trip participants should include any procedures for a “buddy system” and information on known risks as well as local cultural, custom and legal requirements.

2. Transportation

Please Note: Trips that are outside the continental U.S. should consult with Study Abroad and the Office of Risk Management for additional information.

The type of field trip determines the method of transportation. The majority of ISU field trips are by university vehicle, however, trips by chartered buses and commercial airlines also occur. Determine your transportation needs in advance to allow Transportation Services or the Purchasing Department time to make the necessary arrangements.

- **Travel Using University Vehicles**

Transportation Services can assist in determining the type of vehicles needed for a field trip, the associated costs, and the vehicle rental rules and requirements. There are special requirements for the use of 15-passenger vans. Students are eligible to drive university vehicles for approved field trips when accompanied by the university employee conducting the field trip. All student drivers must undergo a motor vehicle record check (MVR) to be authorized to drive a university vehicle. Transportation Services requires each student's driving record to be checked on an annual basis. It is the responsibility of the department to maintain information on whether or not individual students are allowed to drive university-owned vehicles.

For questions or assistance concerning university vehicle use or to request a driving permission request form (See Appendix), call Transportation Services at 294-3414. The completed form should be submitted to the Department of Public Safety well in advance of the travel to allow time for them to conduct a motor vehicle record search and return a confirmation stating whether the student is authorized to drive a university-owned vehicle.

- **Travel Using Faculty or Staff Personal Vehicles**

Faculty and staff are strongly encouraged to use university vehicles for all field trips rather than their own personal vehicle. While it is not a university policy to do so, faculty and staff should understand that their own personal auto insurance for both liability and property damage is primary. Transporting university students increases your personal liability.

For non-owned (including rentals, personal, or borrowed) vehicles, the Regents Motor Vehicle Self-Insurance Program will apply only as excess liability coverage. The University's travel reimbursement program includes a provision for insurance expenses in the mileage rate calculation for personal vehicle use. In an accident, the non-owned vehicle owner must look to his or her own automobile insurance coverage as the primary insurance.

The University's excess liability coverage will apply when the driver was an authorized University employee on University business at the time of the loss, and the limits of the vehicle owner's policy have been exhausted. In the event you are involved in an accident in a non-owned, private, or borrowed vehicle while you are conducting University business, report the accident immediately to the Office of Risk Management, 1350 Beardshear, 294-7711.

- **Deviation From Travel Plans**

In certain situations, students may wish to deviate from the group travel plans such as requesting to drive their personal vehicle or make their own travel arrangements. Faculty and staff should consult with the Office of Risk Management to obtain appropriate assumption of risk, release and waiver of liability forms (See Appendix). Students will be asked to sign the waiver that indicates they are traveling at their own risk and understand their own auto insurance is primary and that the university is not liable for physical damage to personal vehicles or medical compensation for their passengers.

3. Trip Expectations

Faculty and staff coordinating field trips need to provide the participants with some form of orientation prior to departure. The type of field trip will again dictate the level of detail needed in the orientation, but both verbal and written communication is essential. Orientation materials should include the trip destination and purpose, a travel itinerary, route, rest and meal stops, lodging and transportation information, appropriate clothing or gear, and the established rules and protocols specific to the field trip. In addition, materials should include a summary of activities and physical requirements students will encounter, any known or unusual circumstances that would require advance preparation or equipment, any known unique hazards.

4. Emergency Planning

The type of field trip also dictates the level of emergency planning needed. If the trip location is remote, it is strongly recommended that at least two persons on the trip have first aid skills, a first aid kit and a cell phone or appropriate means of communication in the event emergency aid is needed. Confirmation that cell phones will operate from the field trip site should be made in advance so that alternative arrangements can be made if needed. Also determine a protocol for circumstances that may necessitate the supervisor leaving the group to accompany an injured or ill student.

Faculty or staff should make sure that each field trip participant completes a medical information form and provides emergency contact information (See Appendix). A copy of these documents should be with the trip coordinator and a copy maintained within the department in the event that the on-location documents are inaccessible. Students should be reminded to carry ID and medical insurance cards. Trip coordinators should carry emergency phone numbers to reach Iowa State University; however, all participants should know how to contact the institution from the site, find and use the first aid kit, find and use the cell phone and what to do if separated from the group.

5. Trip Contingencies

Even with the best planning effort, things can still go wrong. Try to anticipate what complications could arise, and then develop contingency plans in advance. Examples include: a student needs to leave early because of a personal emergency; a student violates established rules; weather or transportation delays or cancellations. Understand any contract limitations or restrictions. Will the “unused portion” of pre-paid trip expenses be refundable?

6. Special Requirements For Participation In The Trip

Do any of your students have disabilities or special requirements that may need to be accommodated? The Academic Success Center can assist with information and accommodation requests for students with disabilities.

7. Additional Insurance

In certain circumstances, it may be reasonable for departments to require proof of health insurance or a medical care plan. Examples might include trips with known physical hazards or trips requiring special physical skills or fitness levels. The Office of Risk Management can assist in determining if additional insurance is necessary and in purchasing coverage.

8. Compliance With University Policies

Make sure all participants understand that university policies for faculty, staff and students apply to field trips regardless of the location. Instructional activities and settings should be consistent with ISU policies including but not limited to policies on alcohol and drug use, vehicle use, student misconduct, the Iowa gift law, principles of academic freedom, policy on sexual harassment and consensual relationships.

9. Certificates Of Insurance

Sometimes the field trip destination, organization, or establishment will require a Certificate of Insurance from Iowa State University prior to use of their facility or event participation. If asked to provide this document, the Office of Risk Management can provide a Certificate of Self-Insurance for other parties.

10. Records And Documentation

Trip coordinators should consider the nature of the field trip and review documentation to ensure that language is clear and accurate when providing information to participants or preparing informed consent forms or release statements. The following are written records that should be obtained in advance of the field trip and easily accessible. We recommend that the field trip leader have copies, as well as maintain a back-up record in the departmental office. See Appendix for sample forms.

- Trip Authorization. Ensure documentation exists at the departmental level indicating that the trip is a university authorized program and retain a list of who is authorized to be involved in the trip. The department should also have a copy of the itinerary and contact information
- List of Participants. Prepare a list of participating students. Remember, authorized passengers in ISU vehicles must be a university employee or participants in an official university sponsored/authorized program.
- Emergency release for medical treatment and emergency contact information including proof of medical insurance if needed (See Appendix).
- Liability Waivers and Releases (See Appendix). Check with Risk Management for review and need for signature of parent or guardian for minor students. Waivers and releases are only needed if activities present dangers or risks to participants that are extraordinary. Please contact the Office of Risk Management to request a customized release waiver to meet the specific needs of your field trip.

What About Medical Insurance?

Faculty And Staff

Faculty and staff that are part of sanctioned field trip experiences are considered to be working within the scope of their employment. If an injury occurs to an employee during the trip, employees

are still covered by ISU workers compensation as long as the accident or injury arises out of or during the course of their work activity. The following information explains further the workers compensation program and the reporting criteria to be followed:

- **Work-Related Accidents, Illnesses or Injuries for ISU Faculty and Staff**

[Office Procedure Guide 7.5(1)]

Workers Compensation is a part of the Iowa Code designed to provide certain benefits to employees who sustain injuries, occupational illnesses or occupational hearing loss in the course of and arising out of their employment. Benefits are administered according to Iowa law.

All accidents, injuries, illnesses and hearing loss occurring at work or in the course of employment must be reported to your supervisor, even if no medical attention is required. Employees should notify their departmental supervisor who will call Iowa State University's approved medical provider to schedule an appointment unless emergency care is required. Employees who choose to be treated by any other treatment center and/or physician may not qualify for any workers compensation insurance benefits and may also be responsible for all medical costs related to this incident. Exceptions are made on a case-by-case basis (i.e. out-of-state emergencies, trauma involving hospitalization, etc.). This is in accordance with workers compensation benefits for state employees. After receiving medical treatment or consultation, an employee must notify his/her supervisor of any work restrictions recommended by the medical provider and provide the department with copies of Work Status Reports signed by the attending physician after each office visit.

An injury or illness is considered work-related for OSHA reporting purposes if an event or exposure in the work environment caused or contributed to a condition or significantly aggravated a pre-existing condition. This includes injuries while the employee is on break, in the restroom, traveling on business or engaged in work activities such as training required by the employer.

Hospitalization or death of an employee must be reported to the Office of Risk Management at 294-7711 within 8 hours, as required by OSHA.

Students

Students are responsible for their own medical insurance coverage for field trips just as they are while attending classes on campus. The student's medical insurance is considered primary unless it is established that the accident or injury was caused by a negligent act on the part of ISU. However, it is always important to report **any** accident or injury that occurs to a student participating in a sanctioned field trip experience. The following information explains the procedure to follow to report a student accident or injury:

- **Student Accidents and Injuries** [Office Procedure Guide 2.5(10)]

All accidents and injuries sustained by Iowa State University students while in academic classes or events sponsored by the university must be reported using the Student Accident Report form (See Appendix). In addition to completing the Student Accident Report form, incidents that involve hospitalization or death of a student must be reported to the Office of Risk Management (294-7711) within 8 hours. Incidents occurring after regular business hours should be reported

to the Department of Public Safety (DPS) at 294-4428. Charges for services rendered will be the responsibility of the individual student, either personally or through a health insurance program.

What About Vehicle Liability And Physical Damage Coverage?

[Office Procedure Guide 4(1)]

University Vehicles

Iowa State University participates with other State of Iowa, Board of Regents institutions in the Iowa Regents Motor Vehicle Self-Insurance Program for motor vehicle liability and physical damage. The program responds to liability claims for property damage or bodily injury arising from an accident involving University vehicles where the University driver was more than 50% negligent. The program also covers comprehensive and collision damage to University vehicles, subject to a \$250 deductible per loss. The deductible will be assessed to the department.

University drivers are required to report any accident or incident of damage related to the use or operation of University vehicles within 48 hours. A personal injury accident should be reported immediately. Accidents involving University vehicles should be reported to Transportation Services. “Hit and run” and vandalism incidents are criminal incidents and should be reported within 24 hours to the Department of Public Safety or police, if off campus.

Rental Vehicles

On occasion, it is necessary to use commercial rental vehicles for field trip transportation. Vehicle rental agreements should be signed on behalf of the university and your own name (i.e. Iowa State University by John Doe). The Board of Regents, State of Iowa, Motor Vehicle Self-Insurance Program also provides protection for vehicles rented for University business. If no liability insurance is provided with the vehicle, buy the minimum amount. Decline the purchase of collision insurance [Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW)]. This coverage is included in the self-insurance program. Departments or employees will NOT be reimbursed for the optional CDW/LDW coverage unless approved by the Office of Risk Management prior to travel. Please remember to inspect any rented vehicle before driving it and note any dents, scratches or other damage to the vehicle on the rental form. For more information refer to the Rental Vehicle FAQ available by calling the Office of Risk Management.

Personal Vehicles

The University’s travel reimbursement program includes a provision for insurance expenses in the mileage rate calculation for personal vehicle use. If an employee is involved in an accident using his or her own vehicle on university business, the employee’s automobile insurance coverage will be primary. The University’s excess liability coverage will apply when the driver was an authorized University employee on University business at the time of the loss, and the limits of the vehicle owner’s policy has been exhausted. The University will not reimburse an employee, or other private owner, or their insurer for any deductible or liability claim paid by their auto insurance policy, or for any damage to the vehicle.

What Do I Do If Something Happens During The Field Trip?

In the event of an emergency, field trip supervisors should attend to the injured and then determine what condition(s) or act(s) caused the injury or illness. The supervisor should initiate any steps that are necessary to prevent similar incidents in the future. Things to look for are:

- Specific sequence of events that led to the emergency situation.
- Conditions that may have contributed to the emergency situation.
- Statements from eyewitnesses, if available.

As soon as possible, contact your department, the Dean of Student's Office, or Public Safety to report the situation and receive assistance. Once it is possible to document the incident, the following procedures apply for reporting claims:

Medical Claims

- **Faculty and Staff Work-Related Injuries and Illnesses (Workers Compensation)**

Employees are responsible for notifying their supervisor of an injury or illness. The supervisor is then responsible for completing a First Report of Injury form (See Appendix) and submitting it to the Office of Risk Management within 24 hours. Incidents that are not reported may cause employees to be ineligible for future benefits related to this injury or illness. An employee cannot receive reimbursement for medical expenses from both Workers Compensation and a group medical plan.

- **Students' Accidents or Injuries while Participating in a University Activity**

Faculty and staff should use the Student Accident Report form to report any accident or injury to a student that occurs during a field trip. This information is necessary in order to provide the Office of Risk Management documentation that will assist the university in taking appropriate steps or corrective measures to eliminate hazards that may be connected with university activities or to help determine negligence on the part of the institution if required.

Property Claims

All losses or damage to university property should be reported to the Office of Risk Management. Be advised - the use of personal property by employees or students is at your own risk. ISU does not pay for loss or damage to personal property.

Vehicle Claims

- **University Vehicles**

The driver of a university vehicle involved in an accident must complete an Iowa Regents Vehicle Accident Report (See Appendix) and attach a copy of the police report and completed State Report (SR.21 or SR.22) if one is required. A State Report is required when the total combined damage to the vehicles is \$1,000 or more, or a personal injury is involved. Completed reports should be forwarded to Transportation Services within 48 hours of the incident. Contact Transportation Services at 294-3414.

- **Non-Owned University Vehicle, Personal, or Borrowed Vehicle while you are Conducting University Business**

Report the accident immediately to the Office of Risk Management, 1350 Beardshear, 294-7711 or orm@mail.adp.iastate.edu (or listed in the ISU Global Mail Box as Office of Risk Management)

References To University Policies And Procedures

Field Trips [ISU Faculty Handbook - (10.4.2. Field Trips)]

“Trips away from campus as part of a course are often appropriate educational experiences. They may not, however, take place during the first or last week of the semester, nor may they extend over more than two consecutive class days (Monday-Friday); these regulations may be waived only by special permission of the dean of the college in which the course is offered. To go on a field trip, the student must obtain permission from the instructors whose classes will be missed. If permission to miss a class is not granted, the student cannot be required to go on the field trip nor be penalized for missing the trip.”

Reasonable Accommodation To Students With Disabilities (OPG)

Iowa State University is mandated by law (Section 504 of the Vocational Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990) to provide reasonable accommodation to every student with a disability.

Field Trips For Enrichment Purposes [OPG - Special Fees Charged for Courses 2.5(13)]

These are defined as trips that supplement the content of the course. Normally, a field trip will involve absence from campus for a significant period of time, necessitating that students be excused from other classes. The students should be expected to pay their personal expenses and can be assessed a share of the transportation costs. Personal expenses of the staff member(s) involved should not, however, be assumed by the department. Trip insurance for students is not required, but it is recommended if the trip is not made by common carrier.

Student Drivers [OPG - 8.5(7)]

All undergraduate students who may be allowed to drive university-owned vehicles are subject to a review of their past driving history before being allowed to drive. This is accomplished by completing the driving permission request form (See Appendix). It is the responsibility of the department to maintain information on whether or not individual students are allowed to drive university-owned vehicles.

An undergraduate student driver is required to have a valid and current operator’s license. A student will not be allowed to drive a university-owned vehicle if the driving history record shows any of the following:

1. Two citations for a moving violation within the last 12 months.
2. Two accidents within the last 12 months where the student driver was at fault or contributory.

3. One accident where the student driver was at fault or contributory and one moving violation within the last 12 months.
4. One accident where the student driver was at fault or contributory or one moving violation in combination with a cautionary notification letter from the Department of Transportation within the last 12 months.
5. One citation for blood alcohol content within the last 12 months. Cases not yet resolved in the courts will be considered grounds for temporarily denying permission to drive a University vehicle.

Eligible Drivers [OPG - 8.5(6)]

The following are special circumstances whereby a student may be authorized to drive a university vehicle:

1. *Class Field Trips* - A student may drive a university vehicle if an authorized faculty or staff member is in the vehicle. This is primarily intended to prevent driver fatigue on long trips. It is recommended that drivers rotate every 2 hours. Due to limited number of faculty or staff, students may drive unaccompanied in caravan with another vehicle in which a faculty or staff member is driving. Prior approval is required.
2. *Summer Field Camps* - These are considered class field trips of a longer duration. It is sometimes necessary, due to logistics and/or the limited number of faculty or staff members that a student is allowed to drive unaccompanied. The frequency and duration of these times will be held to a minimum. Prior approval is required.
3. *Special Programs Benefiting the University* - A program that involves students who are performing a specific assignment, e.g., recruitment of prospective students, tour guides, etc., may be authorized to drive unaccompanied as a special circumstance. Prior approval is required.
4. *Special Vehicle Needs* - Student organizations needing special vehicles to pull large trailers may use University vehicles. Drivers must complete a special defensive driving class offered by Transportation Services before driving a University vehicle.

Accidents [OPG - 8.5(8)]

University drivers must report any accident or incident of damage involving University vehicles within one business day to Transportation Services. Accidents resulting in \$1,000 or more of damage or involve personal injuries may be reported to the local law enforcement agency and Transportation Services as soon as possible.

The University driver, regardless of who was hurt, what property was damaged, where it occurred, or who was responsible, must report the incident to Transportation Services.

Failure to report an accident or incident of damage will be considered in assessing fault to a driver and may result in loss of vehicle, restricted use, or assessment of repair costs or insurance deductibles to the department.

All Regents institutions participate in a vehicle self-insurance program that provides liability and collision for damages where fault rests with the university driver. When damage to a vehicle is a result of gross negligence, or where accidents are reasonably avoidable, a charge of up to \$500 may

be assessed to the department responsible for authorizing use of the vehicle. In cases of gross negligence, or where the driver is clearly at fault, Transportation Services may further assess part or all of the cost of repairing the vehicle.

Property - Personal And Non-State Owned [OPG - 7.1(1)]

Iowa State University does not assume responsibility for personal or non-university owned property kept or stored in university facilities. Individual staff members are responsible for their own belongings, including personal books, journals, library materials, manuscripts, and other personal belongings that may be kept on the campus. Should damage or loss occur, the payment for loss or replacement would be the responsibility of the individual. Staff members are encouraged to be sure that their personal insurance covers their personal property kept away from home.

Compensation may be made in cases where the university has been negligent or has assumed the responsibility because the property has been specifically authorized for use in a university event, appropriate insurance should be obtained. Compensation will require both the recommendation from the department and central administration approval, and is subject to the availability of funds from the operating unit. (2002)

Excess Liability (Non-Owned, Borrowed, Personal Vehicles) [OPG - 7.3(2)]

For non-owned (including rentals, personal, or borrowed) vehicles, the Iowa Regents Motor Vehicle Self-Insurance Program will apply only as an excess liability coverage. The University's travel reimbursement program includes a provision for insurance expenses in the mileage rate calculation for personal vehicle use. In an accident, the non-owned vehicle owner must look to his or her own automobile insurance coverage as the primary insurance (2001).

The University's excess liability coverage will apply when the driver was an authorized University employee on University business at the time of the loss, and the vehicle owner's policy has been exhausted. The University will not reimburse an employee, or other private owner, or their insurer for any deductible or liability claim paid by their auto insurance policy, or for any damage to the vehicle (2001).

Field Trips/Student Travel - Insurance [OPG - 7.4(1)]

Staff members using their own automobiles to transport students on field trips, inspection trips, etc., are required to carry auto insurance of at least the minimum required by the State of Iowa. It is not necessary that students purchase travel insurance for university-sponsored events. However, any unusual program should be discussed with the Office of Risk Management to determine if any special arrangements are necessary.

APPENDIX

FORMS

Checklist for Planning a Field Trip

Planning:

- Obtain departmental approval when appropriate for field trip
- Information concerning optional or required field trips should be included in the course description and have a well-defined academic purpose
- Written contract if collaborating entity is coordinating all or part of trip responsibilities
- Outline consistent reasonable and prudent policies and procedures within department for all course field trips such as:
 - Health and safety standards and policy on risk-limited activities
 - Orientation for faculty, staff and students
 - Required administrative written documentation
 - Student health and accident insurance
 - Release, Hold-harmless or indemnification agreement
 - (Parental signature under legal age, note risks on form, confirm when participation is voluntary)

Accommodations - Specify realities of lodging and travel prior to field trip:

- Acquire feedback from students regarding disabilities, needed support, limitations. When necessary outline “auxiliary aids” to accommodate participation
- Cancellation policies when fees are collected as a group
- Housing (family/home stay, dorm, apartment, hotel, etc.)
- Meals (who provides food, alcohol consumption, etc.)
- Transportation (air, bus, personal vehicle, rental vehicle, university vehicle)

Orientation meeting: discuss and provide written documentation:

- Academic expectations – conditions of participation
 - Approved and restricted activities
- Acknowledge risks and realities of field trip site
- Behavioral expectations
 - Any zero tolerance issues
 - Student misconduct or threats to the safety of others
- Climate at the field trip site
 - Appropriate clothing and gear
- Communication and information resources (phone, fax, e-mail, etc.)
- Emergency plans and incident reporting procedures (accidents, theft, problems with staff or other participants, illness, weather delays)
 - Emergency contact information
 - Cell phones/Buddy Systems
 - Procedures for separation from group
- General safety and personal security
- Health and safety guidelines including any possible health hazards
- Institutional policies that will apply
 - Institution’s policy for conduct (prudent and lawful)
 - Alcohol or drug use policy
 - Sexual harassment and hazing policies
 - Disciplinary policies
- Outline any relevant expenses
- Inform participants of required pre-trip documentation
 - Waivers, insurance coverage, permission forms

Clarify:

- All contracts and agreements
- Students adult role in policy, information and procedures
 - Including when students are acting independently of the program
- Insurance (mandatory or optional?)
 - Adequate limits with medical coverage for students, faculty and staff
 - Liability (institutional and personal)

Assemble paperwork you will be taking:

- Emergency contact information for participants
- Emergency contacts for each site
- Itinerary
- Permission for Emergency Treatment and Health Insurance Verification forms